A GUIDE TO

CARE's Village Savings and Loan Associations in Emergencies

(VSLAiE)

OCTOBER 2025

Ollivier Girard / CARE

FOREWORD

In the ever-evolving landscape of humanitarian assistance, the importance of adaptable and community-driven approaches cannot be overstated. Crisis-Adapted Village Savings and Loan Association programming is a cornerstone of CARE's commitment to not only addressing immediate needs but also creating pathways for long-term resilience and financial agency in the most challenging environments.

Over the past several years, I've had the privilege of working closely with CARE teams and partners worldwide, learning from their incredible dedication and innovation. As the primary author of this guidance, I am honored to share a resource that reflects these collective efforts and represents the culmination of years of experience, field testing, and listening to the voices of communities navigating crisis. VSLA in Emergencies enables crisis-affected communities to rebuild livelihoods, foster financial independence, and strengthen social cohesion. Its flexible design and ability to seamlessly integrate with response programming, particularly in coordination with Cash and Voucher Assistance, have highlighted its immense potential, even in the most challenging contexts.

This guide is not just a manual; it is a call to action. It equips implementers, partners, and donors with the tools and insights to maximize the impact of VSLA in Emergencies programming. It is my hope that this guide will inspire you to embrace VSLA in Emergencies, tailor it to your unique challenges, and invest in its potential to create meaningful change for the communities we serve.

Thank you for joining us on this journey of innovation, resilience, and collaboration.

Natacha Brice
Senior Technical Advisor, VSLA in Emergencies

Ollivier Girard / CARE

Summary

For over three decades, CARE has implemented the Village Savings and Loan Association (VSLA) methodology with tens of millions of people around the globe. VSLA is a proven, safe, and effective vehicle for poor people, and especially poor women, to save money and grow their savings, invest in income-generating activities (IGAs), and develop valuable social solidarity.

CARE knows that ***VSLA works***—for people living in conditions of poverty but relative stability.

In 2019, CARE's Global VSLA Team challenged ourselves to learn if the VSLA methodology could benefit poor people living in complex, unstable conditions. In eight countries on three continents, CARE has piloted VSLA in Emergencies (VSLAiE) to answer these questions:

1. Can we adapt our implementation of VSLA to complex, unstable settings while retaining its effectiveness, safety, and flexibility?
2. Can VSLA serve to build resilience—of members and their communities—as they navigate instability and move from crisis to recovery?

The answer to both questions is ***yes***—a conditional yes.

VSLA in Emergencies can benefit people living in instability and crisis, but we cannot approach it as 'VSLA as usual.' In VSLA in Emergencies, the VSLA methodology does not change, but its implementation is supported by four elements that contextualize and adjust it to succeed in crisis settings:

ELEMENT #1: Readiness

Preparedness for implementing VSLAiE in complex, unstable environments involves ensuring expertise in standard VSLA methodology, understanding the operating environment, and setting the stage for smooth implementation and integration with resilience programming, particularly where Cash and Voucher Assistance (CVA) is used to achieve longer-term outcomes.

ELEMENT #2: Coordination and Linkages with CVA Programming

VSLAiE and CVA are complementary in humanitarian contexts, and careful coordination between the two is essential for success. However, they are implemented as independent interventions: participation in a VSLAiE is never required for receiving CVA benefits, and individuals not receiving CVA can successfully participate in VSLAiE.

ELEMENT #3: Flexible Savings Cycle

Group formation, training, mentoring, and monitoring adhere to the standard VSLA methodology, with key adaptations: a savings cycle length suited to the context; sufficient, paid Community-Based Trainers (CBT); an enhanced savings module; and extra mentoring to support crisis-affected members whose financial and social confidence may be damaged.

ELEMENT #4: Building Economic Resilience

To address low savings and loan capacity in crisis settings, CARE provides cash injections during a groups' second savings cycle. This helps participants launch individual IGAs or group investment activities, and supports the group's financial growth and resilience.

This document is written for CARE Country Offices (COs), and its four parts can be used jointly or separately as needed.

Part One offers **background information** about VSLA in Emergencies, **evidence of its economic and social value** for participants, and its attractiveness to donors seeking a real bridge from emergency response to resilience programming. This is followed by a discussion of **the flexibility of VSLA in Emergencies' four elements**, which can be implemented together or in combinations to match the operating and funding realities of the CO.

In **Part Two**, the document describes each of VSLA in Emergencies' four elements in detail: the **activities, their purpose, and how to implement them**. Links throughout these descriptions lead the reader to helpful tools and corollary **implementation advice.**

Jean Safadi / CARE

Part Three is a brief discussion of why and how to situate **monitoring, evaluating, and learning** outward, from the VSLA in Emergencies component itself to the larger CO response program of which it is a part—and indeed upward to the level of global CARE.

Finally, **Part Four** offers several **tips on designing VSLA in Emergencies and proposing it to donors**, and includes information on staffing and budgets that project designers will find useful.

CARE's Global VSLA Team envisions a future in which VSLA in Emergencies is as deeply embedded in the organizational culture as VSLA itself. To that end, COs are invited to **contact us** for advice and guidance on designing and implementing VSLA in Emergencies, and sharing lessons and successes. Together, we can refine and ultimately scale this promising methodology that helps people build a bridge from crisis to resilience and recovery.

Contact CARE's Global VSLA Team at **VSLA@Care.org**

Table of Contents

Foreword 2
Summary 3

PART ONE: VSLA in Emergencies Background 7
The Case for VSLA in Emergencies 8
The Flexibility of VSLA in Emergencies 11

PART TWO: VSLA in Emergencies Implementation Guidance 14
Purpose of This Guidance 15
Determining if VSLA in Emergencies is Appropriate 17
Visualizing VSLA in Emergencies 19
VSLA in Emergencies Activity Sequencing Timelines 20
Element #1 Readiness (Pre-Implementation) 23
Element #2 Coordination and Linkages with CVA Programming 31
Element #3 Flexible Savings Cycle 34
Element #4 Building Economic Resilience 40

PART THREE: MEAL for VSLA in Emergencies 45

PART FOUR: VSLA in Emergencies Design and Proposal Tips 49
Situate VSLA in Emergencies within the Entire CO Portfolio 50
Propose VSLA in Emergencies within a Larger Response Program 51
Staffing Requirements 52
Budgeting Requirements 56

Annexed Tools: List and Links 57

ACRONYMS USED IN THIS GUIDE			
VSLAiE	VSLA in Emergencies	MEAL	Monitoring, Evaluation, Accountability and Learning
CBT	Community-Based Trainer	MEB	Minimum Expenditure Basket
CVA	Cash and Voucher Assistance	PDM	Post-Distribution Monitoring
VAWG	Violence Against Women and Girls	RHA	Rapid Humanitarian Analysis
GIMC	Group Investment Management Committee	SOP	Standard Operating Procedure
IGA	Income-Generating Activity	VSLA	Village Savings and Loan Association

PART ONE

VSLA in Emergencies Background

Sarah Easter / CARE

The Case for VSLA in Emergencies

For as long as CARE has responded to emergencies, we have sought ways to help crisis-affected people transition back to stable, productive lives. In 2019, CARE initiated a new venture to this end: we established an adapted VSLA with people living in complex, emergency contexts. In eight countries on three continents, we piloted and assessed VSLA in Emergencies within COs' larger response programs, and determined that, yes: **VSLA in Emergencies can be an effective bridge between emergency and development programming and can offer real economic and social support to people recovering from crisis.**

Our two objectives as we piloted VSLA in Emergencies were to:

1. Explore the adaptability of CARE's standard savings and loan methodology to crisis settings, while maintaining its effectiveness and safety.
2. Use VSLA to build resilience, of members and their communities, as they navigate instability and move from crisis to recovery.

The **results** we amassed from our pilot initiatives in Yemen, Syria, and Jordan—and later, in several African and Latin American countries—affirmed the remarkable flexibility and efficacy of VSLA in Emergencies across diverse, unstable contexts:

Sarah Alabsie / CARE

In **Yemen**, a follow-up study one year post-pilot found that all 16 VSLAiE groups, and their 300+ members, continued to operate independently and effectively. In the groups' first savings cycle, when CVA and VSLA in Emergencies were implemented in careful coordination, participants saved on average $220 each, or about one-third of their cash transfers. A year later, despite economic turmoil and the absence of ongoing CVA programming, participants had maintained an average $194 in savings each. Women were eager for business training, after which the share of loans invested for business purposes doubled, from 22 to 44 percent. Many of those businesses were still operating successfully at follow-up.

In **Syria**, the proportion of VSLAiE members who reported acceptable levels of food security rose from 30 to 96 percent, and those who reported poor consumption dropped from 37 to two percent. Many groups chose to use their social fund to exercise the valued cultural tradition of giving to others in need. VSLAiE members who reported that household decisions about income were jointly made by men and women grew from 63 to 94 percent, and those who said men alone made such decisions dropped from 35 to four percent.

Pilot implementation in **Jordan** met with several significant challenges (and led CARE to improve VSLA in Emergencies' flexibility to meet Sharia law) yet achieved notable results by the end of the 43 groups' first savings cycle. Members overwhelmingly described their experience as positive, and 94 percent said they were likely to recommend VSLA membership to others. Seventy percent said that VSLA in Emergencies had a positive impact on their income. At endline, the proportion of members who said they could meet all their basic needs was 11 percent (up from four percent at baseline), and those who could meet none was four percent (down from 14 percent at baseline).

[1]As measured by the Food Consumption Score.

The pilot results also delivered several **important lessons**, noted here and mentioned throughout this guidance.

First, CARE must carefully **design, coordinate, and sequence VSLAiE activities with a parallel—but independently implemented—resilience project such as CVA**: VSLA in Emergencies can technically stand alone, but it is most often—and most successfully—a form of what humanitarian organizations call 'integrated programming' whose components complement and augment each other.

Second, VSLA in Emergencies must be **tailored to operating context while maintaining the integrity of the VSLA methodology** itself, to ensure success in unstable environments.

Third, implementing VSLA in Emergencies in crisis environments requires a **dedicated staff with a deep understanding of the standard VSLA methodology**, who can support the organic adaptations that inevitably arise in the field.

Finally, robust accompaniment, mentoring, and monitoring are vital, particularly in contexts where the methodology is new: participants want to build economic security but are especially risk averse because they have lost so much to the crisis at hand.

VSLA in Emergencies, now fully piloted and assessed, is proving to be a sturdy bridge between emergency and development programming. The combined results of CARE's pilot projects indicate that, when VSLAiE activities are sequenced properly and executed effectively, participation significantly enhances women's economic empowerment and financial autonomy in unstable settings. Women gain essential skills and resources, allowing them to navigate emergencies with increased confidence and resilience. Importantly, VSLA in Emergencies not only strengthens individual households, it fosters community resilience, thereby facilitating more robust and adaptive responses to crises.

> "[VSLA in Emergencies] is fast proving to be the nexus between emergency and development programming. I see huge potential with this model, and we are excited to share it with others so that this can be significantly scaled into more emergency settings."
>
> **SOFIA SPRECHMANN SINEIRO**
> SECRETARY GENERAL | CARE INTERNATIONAL

The Flexibility of VSLA in Emergencies

VSLA in Emergencies' four elements—Readiness, Coordination and Linkages with CVA Programming, Flexible Savings Cycle, and Building Economic Resilience—are logically and ideally implemented together in a single project, and we describe them as such in the guidance that follows.

However, the very nature of programming in complex, unstable environments is that the environments are *not* ideal. CARE often must improvise, both with interventions and funding sources, to deliver timely and useful services to populations in need.

Fortunately, the VSLA in Emergencies model is uniquely flexible, making it a powerful tool for development and humanitarian organizations like CARE. If necessary, a CO can strategically select elements and deploy them independently to tailor VSLA in Emergencies to prevailing needs and available resources. This flexibility ensures VSLA in Emergencies' applicability to a wide variety of contexts, from crises to longer-term development scenarios.

Element #1: Readiness

Element #1 Readiness is the foundation of VSLA in Emergencies, preparing CARE and the community for successful implementation. It centers on training staff and assessing the operational environment.

Element #1 can be implemented as part of a CO's preparedness planning in complex, unstable environments, even if funding for other VSLAiE elements is not yet available. In northeast Syria, for example, CARE planned to use residual funds from an almost completed project to establish readiness activities. This proactive approach meant that the CO was prepared to roll out the full VSLA in Emergencies as soon as additional funding was secured. By investing in readiness, the CO laid the groundwork for future resilience programming, such as CVA, without requiring significant immediate financial investment. Element #1 Readiness can easily be incorporated into any CO's ongoing programs as a standalone initiative, allowing it to be 'funding-ready' when more comprehensive opportunities arise.

Element #2: Coordination and Linkages with CVA Programming

Element #2 focuses on linking VSLA in Emergencies with CVA projects, geographically and (for key activities) temporally. The coordination of the two interventions enhances the overall impact of CVA by fostering long-term resilience through savings. However, it is crucial to keep the operations of VSLA in Emergencies and CVA separate to avoid the perception that groups are being created solely to access cash transfers. This 'coordination but separation' ensures the sustainability and integrity of both interventions.

COs with large CVA portfolios, whether in support of livelihoods, shelter, food security, agriculture, education, or health, should strongly consider implementing both Element #2 Coordination and Linkages and Element #3 Flexible Savings Cycle. These two elements are interconnected and are designed to significantly boost the overall impact of CVA, but they must rely on strong preparedness through Element #1 Readiness. Therefore, while Element #1 can stand alone, Elements #2 and #3 are connected by design: Element #2 is meaningless unless implemented with Element #3 (the reverse is not necessarily true, as noted below), and both are heavily dependent on the groundwork laid by readiness activities.

True Vision Production Ltd / CARE

Nancy Thomas / CARE

Element #3: Flexible Savings Cycle

Element #3 is centered on standard VSLA methodology, but adapts its implementation by tailoring the length and structure of the savings cycle to meet the needs of crisis-affected participants. It can be implemented by itself when CVA projects are not in place or cannot be linked to savings groups. (To clarify: Element #2 is always implemented with Element #3, but Element #3 can occur without Element #2 if circumstances warrant.)

For instance, in Ecuador and Honduras, CARE wanted to explore how VSLA could be applied to their specific, unstable contexts, yet neither CO had ongoing CVA programming in place. As such, they implemented Element #1 Readiness and Element #3 Flexible Savings Cycle without Element #2 Coordination and Linkages, and while deferring Element #4 Building Economic Resilience due to budget constraints. By focusing on Elements #1 and #3, the teams in the two COs built staff capacity and created hundreds of savings groups. They laid the groundwork for the future integration of Element #4, when more resources become available. This flexible deployment of VSLA in Emergencies demonstrates that even without CVA programming, the savings group structure can thrive, provided the proper readiness activities are in place.

Element #4: Building Economic Resilience

Element #4 addresses challenges that groups typically face in low-resource settings: limited savings and loan capacity. In Muslim-majority contexts, Sharia law prohibits charging interest on loans, which can further limit VSLA in Emergencies' financial growth. To overcome these barriers, CARE provides cash injections during groups' second savings cycle, helping to sustain the groups and promote IGAs or group investment activities.

Element #4 can be implemented independently as part of a livelihood response project if a CO is already working with established VSLAs. When launching a new project for livelihood protection, for example, it can introduce seed grants plus support for subsequent group investment activities. By doing so, CARE provides an immediate financial boost that enables existing VSLAs to grow their savings and loan capacities, strengthening their economic resilience in the face of adversity.

Combining the Elements for Maximum Impact

VSLAiE elements can operate independently, but implementing the four elements together is strongly recommended to ensure the highest quality and resilience of groups in complex, unstable settings. The complete VSLA in Emergencies fosters financial inclusion, community cooperation, and long-term economic sustainability, essential in fragile environments.

In northwest Syria, for example, CARE successfully created hundreds of VSLA in Emergencies by applying Elements #1, #2, and #3. But the groups' savings capacity was low: the total amount saved wasn't sufficient to allow more than one person at a time to access loans, and no interest was charged on the loans, so the funds could not grow. When the groups reached their second savings cycle, the CO implemented Element #4 by providing seed grants to support group investment activities. This not only allowed the pooled funds to grow, but was Sharia compliant by design.

Conclusion

The flexibility of its four elements makes VSLA in Emergencies an asset for COs operating in complex environments with fluctuating resources. The ability to implement elements separately gives COs flexibility to match activities to available funding, programmatic goals, and local needs. This adaptability makes it a powerful tool for fostering economic empowerment and building long-term financial resilience in complex, crisis-affected settings.

However, for maximum impact and resilience, particularly for crisis-affected populations, COs should strive to implement all four elements together. Doing so enhances the sustainability of VSLAiE groups and strengthens their capacity to withstand economic pressures and shocks.

VSLA IN EMERGENCIES RECOGNITION

The International Organization for Migration has recognized CARE Ecuador's implementation of VSLAiE as a best practice for fostering the development of migrants in Ecuador. The IOM's 2024 Intercooperación: *intercambio de experiencias sobre migración para el desarrollo local de Ecuador* celebrated CARE's VSLAiE project for its innovation, sustainability, and effectiveness in helping migrants and refugees from Columbia and Venezuela access essential financial services, integrate with host communities, avoid exploitative loans, and generate sustainable incomes.

PART TWO

VSLA in Emergencies Implementation Guidance

Purpose of This Guidance

This section and its linked tools serve as a comprehensive guide for VSLA in Emergencies implementation. The guidance provides CARE COs a detailed and practical roadmap for integrating VSLA with CVA to improve the effectiveness, sustainability, and impact of response initiatives. It supports cohesive implementation, from proposal design to execution, ensuring that financial inclusion and economic resilience are prioritized. By fostering coordination, building local capacity, and aligning with donor requirements, the VSLA in Emergencies guidance helps COs deliver comprehensive and effective programs that address immediate needs and contribute to long-term recovery.

We remind the user that VSLA in Emergencies and its four elements have undergone rigorous testing and adaptation in several recovery contexts. The efficacy of VSLA in Emergencies outlined in this guide is tested and proven. Adherence to this guidance is not merely advisable—it is imperative.

Adherence will:

- **Maximize effectiveness.** Consistent application of the guidance promotes coordination among various stakeholders, enhances accountability, and ensures that project goals are met efficiently.
- **Minimize risk.** The guidance provides a structured framework that recognizes the unique challenges of participants in precarious socioeconomic conditions, and offers tailored strategies for financial inclusion and economic resilience. By adhering to these best practices, implementors can mitigate risks, such as mismanagement or inadequate support, which could exacerbate the vulnerabilities of participants.

In short, following the VSLA in Emergencies guidance not only increases impact but also safeguards the wellbeing of participants, providing them with a reliable pathway to improved financial stability and community resilience.

That said, many of the programmatic tools provided will require **adjustment** to suit context. It is the responsibility of the CO to assess the suitability of these tools for the specific context and to modify accordingly.

We expect that CARE COs will use this guidance ***first*** to determine if VSLA in Emergencies is a good fit for their portfolios and for the people they serve, and ***second*** to carefully design, implement and monitor VSLAiE activities.

Let us view this guidance not merely as a set of instructions, but as a reflection of CARE's dedication to delivering responsive and effective humanitarian assistance to those in need.

Who Should Use This Guidance?

Project Coordinators will benefit from a structured implementation framework, links to training modules, monitoring and evaluation systems, and risk management strategies, ensuring seamless execution and continuous improvement.

Field Supervisors will gain operational guidance, community engagement strategies, and adaptive management tips, enhancing on-ground efficiency.

Monitoring and Evaluation Officers will be linked to robust data collection methodologies, impact assessment frameworks, and reporting templates.

CBTs will find engagement techniques, capacity-building tools, and training curricula, fostering local ownership and skills development.

Project designers and proposal writers will find strategic planning insights, alignment with donor requirements, and budget structuring, facilitating the creation of compelling proposals.

Financial inclusion specialists, policy makers, local partners, and donors will gain valuable insights on integration with financial services, policy advocacy, resource sharing, and strategic investments.

Edward Ahonobagha / CARE

Raphael Joshua Ifenna / CARE

Determining if VSLA in Emergencies is Appropriate

VSLA in Emergencies has proven its value in helping people navigate complex and unstable environments, improve their households' wellbeing, participate in re-emerging economies, and build their resilience to future setbacks. VSLA in Emergencies can also be attractive to donors who want to fund response activities with components of resilience, self-reliance, and economic empowerment—activities that build a measurable bridge between humanitarian and development programming. This section will help the CO determine if VSLA in Emergencies is a good fit for its portfolio.

First, *VSLA in Emergencies is typically linked to other resilience or crisis response projects:* While VSLA in Emergencies can technically stand alone, it is most often—and most successfully—a form of what humanitarian organizations call 'integrated programming' whose components complement and augment each other. The *type of crisis* and the *parameters of existing crisis response* help to inform the suitability of VSLA in Emergencies.

The table below offers a rapid view of when VSLA in Emergencies is likely to be appropriate. The **Appropriateness by Type of Crisis and Type of Response** tool offers greater detail about opportunities for meshing VSLA in Emergencies with crisis response.

Crisis Profile	Types of Response	Response Timeframe	Is VSLAiE Appropriate?	
Rapid Onset	Cash or vouchers for emergency shelter, food, WASH, health, protection	<18 months	**Yes** *with careful, flexible planning*	A timeframe of <18 months is insufficient for VSLAiE unless the CO can supplement with existing or guaranteed longer-term response opportunity(ies) to ensure that necessary human resources are available to complete the first saving cycle.
Recovery	Cash or vouchers for recovery of livelihoods, shelter, food security, agriculture, education, health	18 to 24 months	**Yes** *with caution*	The CO must plan and follow a very tight activity sequencing timeline to ensure all activities are completed within the project duration.
Protracted Crisis	Cash or vouchers for livelihoods, food security, education, shelter, health, WASH, governance, protection	2 to 5 years	**Yes**	VSLAiE is ideal for integration into protracted response and development programming in crisis. The timeframe allows maximum impact and tailoring to evolving needs.

Second, *VSLA in Emergencies is not restricted to integration with only multipurpose cash distributions.* It can be coordinated with response programming that offers any of these benefits:

- Unconditional or multipurpose cash distributions
- Conditional cash distributions
- Conditional vouchers (vouchers that can be redeemed for specific items or services such as school fees or health care)
- In-kind distribution (such as seeds, tools, building materials, food)

Whatever the profile of the linked project, the effective coordination and sequencing of activities between VSLA in Emergencies and CVA is of utmost importance, to ensure that resources are used efficiently, and objectives are met within the project timeline, ultimately leading to better outcomes for participants.

Third, while the VSLA in Emergencies methodology is most successful when coordinated with CVA/ resilience programming, the two activities are independent.

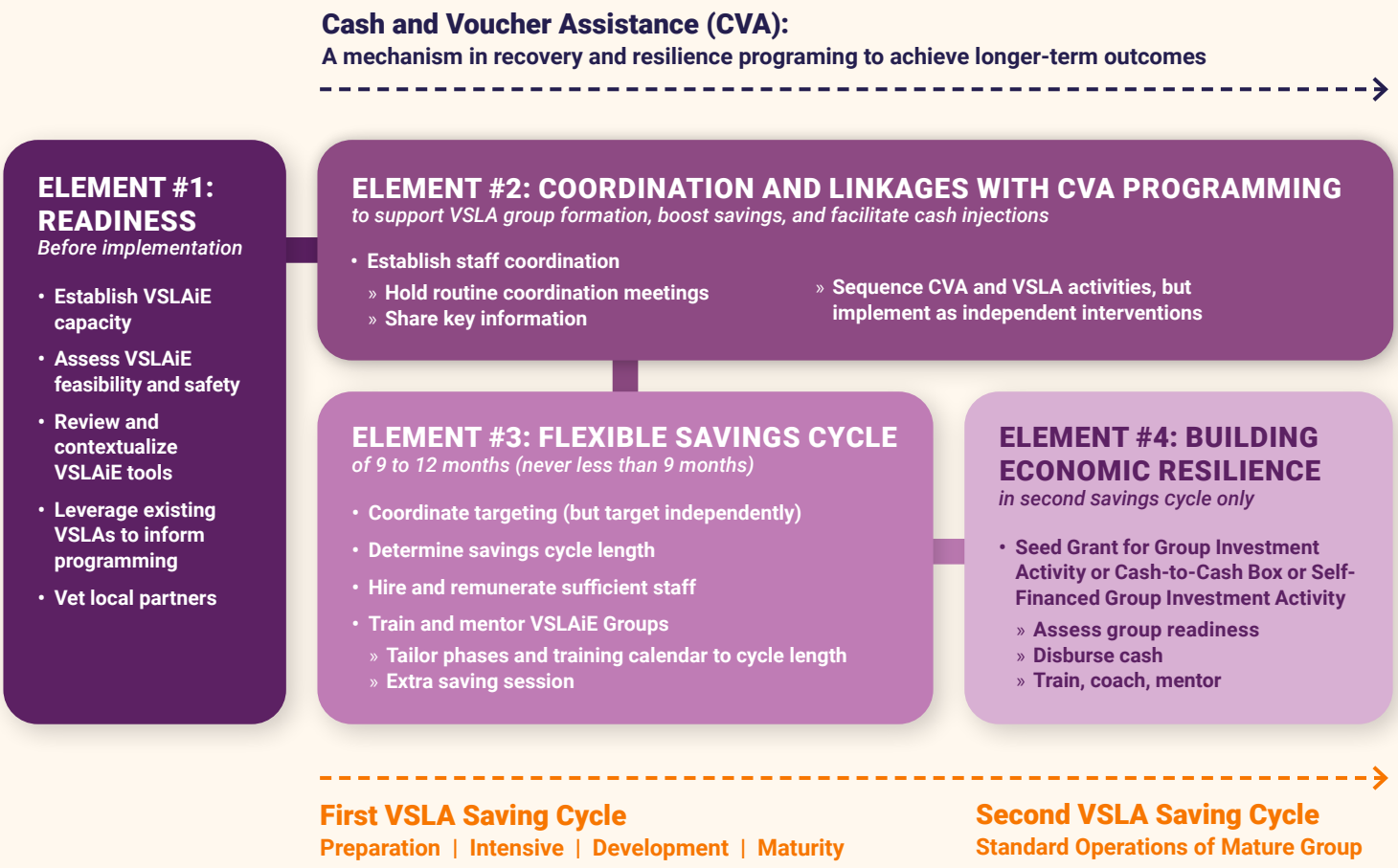
Individual members of VSLA in Emergencies are not required to be CVA beneficiaries, nor is VSLA in Emergencies membership a shortcut to receiving CVA benefits.

VSLAiE works well in communities where independent CVA programming supports the re-emergence of a functioning economy, no matter how rudimentary. Those who participate in both can begin to accumulate savings directly from cash distributions, or indirectly because CVA projects free up cash that they would otherwise spend on basic goods or services. Those who participate in VSLA in Emergencies but not CVA will still benefit from access to loans, social solidarity, and financial empowerment.

Visualizing VSLA in Emergencies

Below is a simplified view of VSLA in Emergencies, in which its four elements (in purple) are displayed in temporal alignment with the CO's resilience programming (in navy), and with standard VSLA training, accompaniment, and operations (in orange).

A VSLA in Emergencies project begins with #1 Readiness, then rolls out and is implemented with Element #2 VSLA in Emergencies and CVA Coordination and Linkages. Participants learn and enact the VSLA methodology within Element #3 Flexible Savings Cycle, with ample accompaniment from CBTs. They then embark on a second savings cycle in Element #4 Building Economic Resilience, while also investing in individual IGAs or group investment activities.



VSLA in Emergencies Activity Sequencing Timelines

The Activity Sequencing Timelines offer greater detail about the timing of VSLA in Emergencies Elements #2, #3, and #4, and the major points at which activities must coordinate with those of CVA programming.

We offer the timeline in two versions:

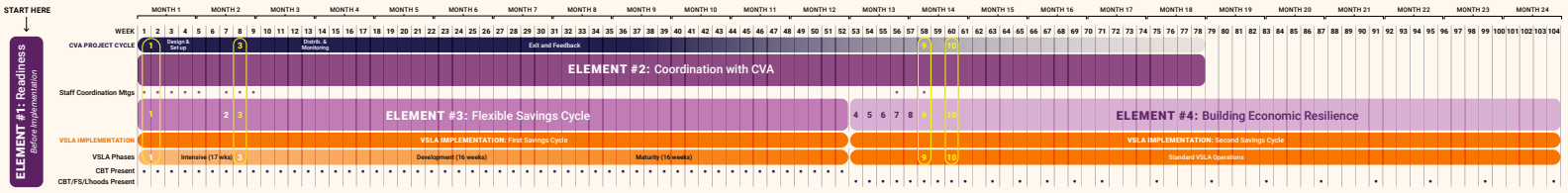
- In the first, the CO has chosen a **12-month savings cycle** (the ideal length) for participants.
- In the second, the CO has adopted a **9-month savings cycle** (a shorter cycle, though not ideal, may be justifiable in unstable settings, as discussed in Part Two, Element #3).

In both, corresponding activities in Elements #2 and #4 align around the length of the savings cycle.

The CO will need to carefully plot its own VSLA in Emergencies project to the timeline tool, respecting essential sequencing while fitting activities to its programming schedule.

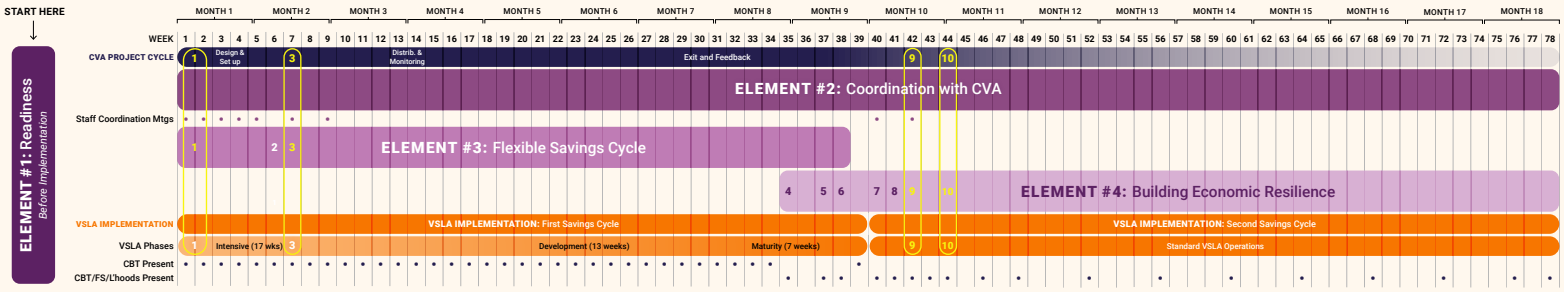
CLICK HERE TO VIEW THE FULL TIMELINE IN DETAIL

12-Month Savings Cycle Timeline



CLICK HERE TO VIEW THE FULL TIMELINE IN DETAIL

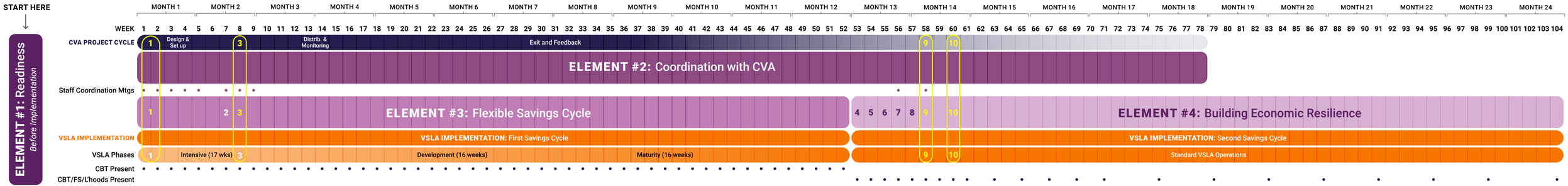
9-Month Savings Cycle Timeline



A WEEK-TO-WEEK GUIDE FOR A

12-Month Saving Cycle Timeline

WITHIN A 24-MONTH (104 WEEK) PROJECT



This is a companion document to
A Guide to CARE's VSLA in Emergencies.

Use this timeline if you are planning a 12-month savings cycle (the ideal length). Adapt it to your programming schedule while respecting essential sequencing and coordination.

KEY ACTIVITIES:

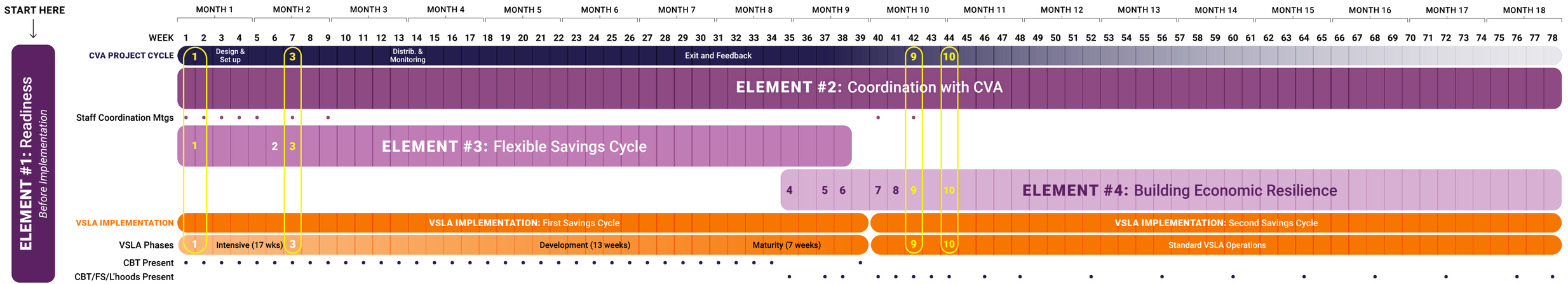
1. **Targeting and Group Formation**
   (and CVA Assess & Analyze, VSLA Prep phase)
2. **Extra Savings Session**
3. **1st CVA Disbursement AND 1st Savings Meeting**
4. **Group Readiness Assessment**
5. **Group Investment Activity Ideation (if applicable)**
6. **Group Business Plan and Seed Grant Application (if applicable)**
7. **GIMC Election (if applicable)**
8. **Basic Financial Training**
9. **1st Tranche Cash Injection**
10. **2nd Tranche Cash Injection (if applicable)**

Coordination needed between CVA and VSLAiE

A WEEK-TO-WEEK GUIDE FOR A

9-Month Saving Cycle Timeline

WITHIN AN 18-MONTH (78 WEEK) PROJECT



This is a companion document to **A Guide to CARE's VSLA in Emergencies**.

Use this timeline if you are planning a 9-month savings cycle. Adapt it to your programming schedule while respecting essential sequencing and coordination.

KEY ACTIVITIES:

1. **Targeting and Group Formation** *(and CVA Assess & Analyze, VSLA Prep phase)*
2. **Extra Savings Session**
3. **1st CVA Disbursement AND 1st Savings Meeting**
4. **Group Readiness Assessment**
5. **Group Investment Activity Ideation (if applicable)**
6. **Group Business Plan and Seed Grant Application (if applicable)**
7. **GIMC Election (if applicable)**
8. **Basic Financial Training**
9. **1st Tranche Cash Injection**
10. **2nd Tranche Cash Injection (if applicable)**

Coordination needed between CVA and VSLAiE

Element #1 Readiness

Pre-Implementation

Preparedness stands as the vital first step of VSLA in Emergencies, laying the groundwork for its effective implementation in complex, unstable environments. Before diving into VSLA in Emergencies programming, it is paramount that CARE devote ample time and resources to ensure readiness.

Readiness to implement VSLA in Emergencies consists of activities in two broad categories:

1. The first is *expertise and capacity in standard VSLA methodology.*

2. The second is *sufficient knowledge of the operating environment to contextualize VSLA in Emergencies implementation within it.*

Readiness is not just about ticking boxes: it is about setting the stage for smooth implementation and seamless integration of VSLA in Emergencies with parallel, resilience programming such as CVA. Nor does investing in readiness necessarily translate to hefty investments in time and money. Most of the activities described below can be completed by existing CO staff: this will reduce costs and ensure a smooth transition from readiness to implementation. Assigning these tasks to existing staff (and naming a champion to lead and ensure completion) leverages their institutional knowledge of CARE protocols and procedures, and fosters the collaboration among team members that is essential for the successful implementation of VSLA in Emergencies.

deBode / CARE

01 Establish VSLA in Emergencies Capacity

Establishing VSLA in Emergencies in crisis-affected areas requires a solid understanding of the standard VSLA methodology. To achieve this, CARE must prioritize comprehensive training for project staff, particularly those directly involved in VSLA in Emergencies implementation, CVA, Protection, and Livelihoods. Such training should encompass both the standard VSLA methodology and VSLA in Emergencies. It should include solid grounding in protection principles: this topic is always relevant to standard VSLA with its emphasis on women and girls, and more so to VSLA in Emergencies because existing inequalities faced by women and girls and violence against women and girls (VAWG) intensify in crises.

1A VSLA TRAINING OF TRAINERS AND VSLA REFRESHER TRAINING

The CO must assess its proficiency in the standard VSLA methodology to determine the most suitable series of trainings for its staff. If the CO is *not* actively implementing VSLA, the comprehensive, five-day Training of Trainers will be the necessary first step, followed by refresher training about six months into VSLA in Emergencies implementation. A VSLA-proficient CO with a good number of competent, active CBTs may instead be able to implement refresher trainings now and at six-month intervals. In all cases, use the standard **CARE VSLA Training Manual** for the training.

Given the intricacies of implementing VSLA in Emergencies and its interconnectedness with other programs, especially CVA, a **five-day Training of Trainers,** led by an experienced facilitator from the CARE Global VSLA Team (**VSLA@Care.org**), is highly recommended. Please note: it is crucial to allocate all five days exclusively to VSLA Training of Trainers to ensure depth and quality of training.

Organizing a VSLA Training of Trainers incurs costs, so CARE should maximize the benefits of this investment: in addition to VSLA in Emergencies staff, one or two representatives from related sectors (such as Protection, Livelihoods, CVA) should participate. This ensures continuity of knowledge and expertise in-country, even as personnel change. Moreover, involving staff from all sectors facilitates strong coordination and successful program integration.

That said, **the maximum number of participants in the five-day VSLA Training of Trainers is 25.** By limiting group size, facilitators can effectively engage with participants, foster meaningful discussions, and ensure that the training remains focused and efficient. The training is highly interactive, and more than 25 participants can pose challenges for facilitation and prolong the duration of the training.

> **Participants should include:**
> VSLA in Emergencies project staff (Coordinator, Field Supervisor, CBTs, MEAL Officer) and staff from Protection, CVA, and local partners.

Both the five-day Training of Trainers and the three-day refresher training are based on the standard **CARE VSLA Training Manual**.

1B VSLA IN EMERGENCIES ORIENTATION

The successful implementation of VSLA in Emergencies relies on effective and timely linkages with parallel but independent resilience programming. Given the sensitive nature of both interventions, and the potential for one to negatively impact the other, it is essential for VSLA in Emergencies and CVA project staff to be trained on VSLA in Emergencies, its four elements, and the importance of following and executing all activities within each element.

Participants should include:
VSLA in Emergencies project staff (Coordinator, Field Supervisors, CBTs, MEAL Officer) and staff from Protection, CVA, and local partners.

Use these VSLA in Emergencies guidelines and related tools as a foundation for VSLA in Emergencies orientation, and call on CARE's Global VSLA Team (**VSLA@Care.org**) *for assistance.*

1C VSLA IN EMERGENCIES MEAL TRAINING

The three-day Monitoring, Evaluation, Accountability and Learning (MEAL) Training covers *standard* VSLA MEAL, using the standard CARE VSLA Training Manual and related VSLA MEAL Training. CBTs will learn to monitor each savings group's financial transactions, record-keeping, and other indicators of monetary and group health.

The MEAL training also covers monitoring and evaluation of the unique aspects of VSLA in Emergencies and its key performance indicators. These indicators, tailored to crisis contexts, include metrics such as participation of CVA recipients in savings groups, flexibility in the savings cycle duration, and economic resilience measures. MEAL training will detail how to collect and assess these unique data points, so the CO can assess the effectiveness of VSLA in Emergencies in real time and adjust programming in a volatile environment. See Part Three: MEAL for VSLA in Emergencies (**page 45**) for further information.

Participants should include:
VSLA in Emergencies project staff (Coordinator, Field Supervisors, CBTs, MEAL Officer) and staff from Protection, CVA, and local partners.

1D PROTECTION TRAINING

Standard VSLAs prioritize supporting women and girls, and this focus becomes even more critical in emergency settings, where existing violence and inequality often worsen. While VSLA in Emergencies (VSLAiE) does not require specific protection-related trainings, staff should be familiar with and utilize any relevant guidance, orientations, or tools offered by the Country Office (CO). These may include **CVA and VAWG online trainings** or other resources related to protection in crisis contexts. It is essential that VSLAiE staff—particularly Field Supervisors and CBTs who work closely with participants—can identify and respond to safety concerns affecting women and girls, and are equipped to use established VAWG referral pathways and services.

1E SHARIA COMPLIANCE

Sharia law prohibits charging or paying interest on loans. This limits the growth of a VSLA group's savings fund, and the effects are more acute in emergency settings where savings capacity is already quite low. **It is essential that VSLA in Emergencies project staff understand what is and is not allowed under Sharia financial law** and be able to guide participants to grow their funds in Sharia-compliant ways.

VSLAiE Sharia Compliance is a multi-purpose tool that provides general information about Sharia financial law, followed by specific information and guidance on how VSLA in Emergencies groups can grow their savings with the profits from group investments.

Use the Sharia Compliance tool to orient CARE staff, to discuss Sharia compliance with communities and potential VSLA in Emergencies participants and—especially—to carry out the steps (in Element #4 Building Economic Resilience) of supporting VSLA in Emergencies group investments activities.

02 Assess VSLA in Emergencies Feasibility and Safety

The CARE CO will need to ensure that implementation of VSLA in Emergencies in its specific context is feasible, that alignment with CVA programming is possible, and that it is safe for staff, partners, and participants. To do this, conduct and document a thorough feasibility assessment that encompasses these components:

2A VSLA IN EMERGENCIES AND CVA LINKAGES FEASIBILITY

VSLA in Emergencies typically occurs in careful coordination with CVA. Project staff should be familiar with the basics of CVA programming (see **CVA and VAWG Online Training** for a solid grounding in principles, methods, and programming logic), and gain a clear view of the CO's CVA portfolio, both current and prospective programming. Assess and document the potential for aligning VSLA in Emergencies with CVA, and strategically plan and facilitate the linkages between the two with the aim of strengthening the effectiveness of both.

Study the Activity Sequencing Timelines (**page 20**) and the section in Element #2 titled Sequence CVA and VSLA Activities (**page 33**). These show and discuss the activities within each project that must align, time-wise, for maximum success. This advance planning ensures that resources are maximized, and communities benefit from all aspects of CARE's larger resilience programming.

2B VSLA IN EMERGENCIES WOMEN AND GIRLS ANALYSIS TOOL

The Country Office (CO) should already have conducted a Rapid Humanitarian Analysis (RHA), and the CVA team may have gathered location-specific information relevant to the safety and needs of women and girls. The **VSLAiE Women and Girls Analysis Tool** draws from these findings: it concentrates existing, relevant information into a single place, and guides the user to perform a focused analysis.

If the RHA and CVA data cannot provide answers to all the tool's 16 questions, the CO may need to collect additional information from the field. Use the insights to identify and address potential risks for women and girls associated with VSLA in Emergencies implementation. By systematically integrating these considerations into planning and implementation, CARE helps ensure that VSLAs support and protect women and girls in crisis settings.

2C VSLA IN EMERGENCIES RISK ANALYSIS

Use the **VSLAiE Risk Analysis Matrix** to gather information about potential security risks for staff and participants, prioritizing their safety. Assess the availability of safe meeting spaces for women, and scrutinize whether groups can convene free from coercion or intimidation, guaranteeing a conducive and secure environment for participation. By meticulously analyzing risks, CARE can proactively mitigate potential problems and create safer, more participatory spaces for VSLAiE activities. Document detailed insights, including geographic composition and accessibility of the implementation site.

2D EVALUATION OF DIGITAL INTEGRATION

The potential benefits to VSLAiE groups of digital tools—including but not limited to mobile banking, e-wallets, networking apps, market data for decision-making, and training resources—are enormous, although they may be challenging to access in emergency contexts. Evaluate the CO's capacity to leverage technology for monitoring and supporting VSLAiE groups, especially in dynamic situations where refugees and displaced people may relocate frequently. Gain an understanding of the availability, coverage, security, and types of technology services; ask participants about their access to smart phones or other devices; and identify digital solutions that can effectively meet their needs. By strategically integrating appropriate digital tools, you can ultimately improve outcomes for participants by fostering greater efficiency, safety, and adaptability in response to crisis situations.

03 Review and Contextualize VSLA in Emergencies Tools

The Global VSLA Team has created several basic tools to help COs design and implement VSLA in Emergencies. *The CO will need to assess and adapt the tools to meet local context,* and to ensure thorough documentation and widespread distribution of the modified tools within the project team.

All relevant VSLA in Emergencies Tools are listed and linked at the end of this guidance, Annexed Tools List and Links (**page 58**). We expect the CO to become familiar with these tools while designing and proposing its VSLA in Emergencies project, and encourage a review of the tools now, during Element #1 Readiness. To the extent possible, the CO will do well to adapt tools to its context now, **because preparing to use the tools is an essential part of preparing to implement VSLA in Emergencies.**

COs are encouraged to collaborate with CARE's Global VSLA Team (**VSLA@Care.org**) to improve the adaptation process and ensure alignment with industry best practices.

04 Leverage Existing VSLAs to Inform Programming

CARE or other organizations may have established VSLA prior to the current crisis, and these groups can serve as dependable sources of information that will help the CO better meet the needs of communities grappling with complex, unstable circumstances.[2]

The activities below will help CARE engage existing VSLAs as key informants:

4A MAP AND ASSESS STATUS OF EXISTING VSLAS

Create a comprehensive list of the locations (place names and GPS coordinates) of existing VSLAs, and determine the status of each group (active, meeting regularly and saving, inactive). Evaluate strengths and gaps within these groups to understand their capacities and areas for improvement.

Existing VSLAs can be invited to mentor and support new VSLA in Emergencies groups, or your project may opt to target existing but struggling/inactive VSLA to participate as beneficiaries. In either case, inviting those groups to participate will diminish the potential for conflict in project communities, and increase the potential for social cohesion.

Use the **Master List of Existing VSLAs** *to record information about existing VSLAs.*

4B ENGAGE VSLA MEMBERS AS KEY INFORMANTS

Existing VSLA members or groups may be willing to contribute to learning and adaptation, not only of VSLA in Emergencies but its linked CVA/resilience programming. For example, when CARE performs **Post-Distribution Monitoring** (PDM) as part of CVA activities, existing VSLA members can serve as key informants. They can offer valuable insights to other assessments, such as evaluations of financial service providers' capacities. And existing VSLA can participate in complaint and suggestion mechanisms (they can be designated as a collection point for community members' comments, for example) to improve CARE's and others' crisis response projects.

[2]The Global CARE VSLA Team encourages all colleagues to keep current with the growing body of knowledge collected by CARE's Women Respond exercise, in which we listen to women in VSLAs reflect upon how they are affected by and responding to shocks and crises in their communities, including conflict, extreme weather events, food insecurity, pandemics, and more. See, for example, the Solidarity in Savings: Listening to Women's Needs During Crises report and find out more about Women Respond here.

05 Vet Local Partners

Local partner organizations are major actors in standard VSLA implementation, and they can play a similarly important role in VSLA in Emergencies. Their deep knowledge of the needs and dynamics of crisis-affected communities provides insights that can significantly improve the effectiveness and relevance of CARE's intervention. Additionally, partnering with local organizations fosters community ownership and strengthens sustainability by leveraging existing networks and resources.

5A LIST POTENTIAL PARTNERS, ASSESS CAPACITY

It is useful to scan the field of potential VSLA in Emergencies partners prior to a crisis, and create a list of their relevant details. Certainly, you will want to include any organizations that are already CARE partners, especially those specializing in VSLA or other types of women's empowerment work.

CARE should cast a wide net when evaluating local entities: include community-based organizations, women's rights organizations, women-led organizations, community leaders, and local financial service providers. List each potential partner's sectoral specialties, locations, size (staff and budget), contact information, and other relevant details. The CO will then use its own more detailed organizational capacity assessment tools to analyze and compare, prior to making a final choice of VSLA in Emergencies partner(s).

5B DRAFT MASTER MEMORANDA OF UNDERSTANDING

Contracts can be time-consuming, involving negotiation and legal review. By preparing master agreements or memoranda of understanding in advance, and building flexibility for adjustments as needed, CARE can streamline the contracting process and avoid delays. This proactive approach facilitates swift collaboration with local partners when initiating humanitarian interventions, enabling timely and efficient implementation of activities to meet the needs of crisis-affected communities.

Each CO typically has developed a standard Memorandum of Understanding format and protocol that should be used for VSLA in Emergencies partners.

Element #2 Coordination and Linkages with CVA Programming

VSLA in Emergencies and CVA are highly complementary in humanitarian contexts when they are carefully coordinated with one another. However, CARE must always recall that they are implemented as independent interventions.

Participation in a VSLA in Emergencies is never a prerequisite for receiving CVA benefits. Individuals receiving CVA benefits should never feel compelled to join a VSLA in Emergencies. People who do not receive CVA benefits can participate successfully in a VSLA in Emergencies.

This independent-but-coordinated approach ensures that each intervention can operate effectively and sustainably without being perceived as interdependent. By maintaining operational segregation, CARE can address the common misperception that VSLA in Emergencies is primarily or exclusively designed for people who are receiving CVA benefits. This is essential for preserving the long-term sustainability of groups, ensuring they continue to serve their primary purpose of promoting financial inclusion and resilience for members and their communities.

Element #2 Coordination and Linkages with CVA Programming occurs at the same time as—and in tight coordination with—the launch of the parallel CVA/resilience project and Element #3 Flexible Savings Cycle (see Activity Sequencing Timelines, page 20). To ensure proper and successful coordination—while maintaining the independence of VSLA in Emergencies implementation—CARE must adhere to the following guidance and monitor adherence closely.

Jennifer Bose / CARE

01 Establish Staff Coordination

Establishing coordination mechanisms among technical staff is essential to ensure the seamless integration of humanitarian projects, especially CVA and VSLA in Emergencies initiatives. Develop and document a staff coordination plan that outlines the necessary details and guidelines. This plan should specify **when** and **where** coordination meetings will occur, **who** will attend, and the **types of information** they will share at each meeting. A structured framework for collaboration, the Coordination Plan enables teams to work together efficiently and address any challenges that may arise during project implementation.

1A HOLD ROUTINE COORDINATION MEETINGS

Schedule routine coordination meetings among project technical staff for the duration of the VSLA in Emergencies activities, with a focus on members of the CVA and VSLA in Emergencies teams. These meetings should ideally occur **weekly** during key moments of the CVA project (participant selection, cash disbursement planning and execution) and **bi-weekly** thereafter to allow for thorough planning and alignment of activities. Consistent communication will facilitate coordination and ensure that all team members are on the same page regarding project goals and timelines.

1B SHARE KEY INFORMATION

Define the type of information that must be shared during and between the routine coordination meetings. A key set of information, for example, that the CVA team should share with the VSLA in Emergencies team is: geographic locations and final lists of households receiving CVA benefits (targeting for VSLA in Emergencies will be done independently but in a coordinated fashion, as discussed in Element #3 below). By ensuring that both projects have access to relevant data, staff can work together seamlessly to address the needs of beneficiaries more effectively.

02 Sequence CVA and VSLA Activities

Without precise timing and coordination between VSLA in Emergencies and CVA, CARE will miss the opportunity to influence participants' use of resources and savings will remain low. Groups may lose enthusiasm and disband.

Below are the half-dozen activities or sets of activities whose timing and coordination require the utmost care:

Review this alongside the Activity Sequencing Timelines (page 20) that you are adapting to fit your savings cycle length (9–12 months): the numerals in the timelines correspond to the activities below.

FORM VSLAIE GROUPS

Occurs immediately after targeting, and several weeks prior to first CVA disbursement.

More details:
Element #3 (page 34)

OFFER ENHANCED SAVINGS TRAINING

Occurs in the fourth week of groups' Intensive Phase, one week prior to first savings meeting AND first CVA disbursement.

More details:
Element #3 (page 34)

HOLD FIRST SAVINGS MEETING

Occurs in the fifth week of groups' Intensive Phase, one week post enhanced savings training, same day as or one day after first CVA disbursement.

More details:
Element #3 (page 34)

PREPARE FOR SEED GRANT

Occurs late in first savings cycle (for projects with a 9-month cycle) or early in second savings cycle (for projects with a 10- to 12-month cycle).

More details:
Element #4 (page 40)

DISBURSE 1ST TRANCHE SEED GRANT

Occurs as soon as groups have completed preparations, and using cash disbursement mechanisms established/used by CVA.

More details:
Element #4 (page 40)

DISBURSE 2ND TRANCHE SEED GRANT

Occurs one or two weeks (never later than two weeks) after 1st tranche disbursement.

More details:
Element #4 (page 40)

The VSLA in Emergencies Project Coordinator and the CVA Project Coordinator will both want to keep a careful eye on the timing of these sequenced activities, and track them in Coordination Meetings. We recommend that a staff member more senior than these two individuals—such as the Assistant Country Director/Program or the Program Quality Officer—also oversee these vital coordination points.

Element #3 Flexible Savings Cycle

Element #3 encompasses the targeting, formation, training, mentoring, and monitoring of VSLA in Emergencies groups through their first savings cycle.

It is worth restating that, in VSLA in Emergencies, the VSLA methodology remains largely unchanged. Project staff, and especially CBTs and Field Supervisors, will use the standard **CARE VSLA Training Manual** to implement Element #3. The few exceptions to this rule, discussed in this chapter, are:

- Comprehensive targeting, coordinated with but independent from CVA project.
- A savings cycle length that suits the project context, between nine and 12 months.
- An enhanced module on the topic of savings.
- Sufficient dedicated and paid staff, including CBTs, to provide intensive accompaniment to VSLA in Emergencies groups, whose members' financial and social confidence may be shaken by the crisis at hand.

Laura Gravina / CARE

01 Coordinate Targeting (but Target Independently)

The CO will refer to the standard CARE VSLA Training Manual for general targeting guidance, and advice and scripts for meetings at the community level. In all meetings, staff introduce the VSLA in Emergencies methodology, explain its benefits, describe how it can complement other assistance efforts, and (if appropriate) carefully discuss its compliance with Sharia financial norms. By providing clear explanations and demonstrating how participation can enhance financial resilience and empowerment, CARE will garner support and foster a conducive environment for establishing sustainable VSLA in Emergencies groups.

Here we discuss several specific requirements for successfully targeting in VSLA in Emergencies:

- **All meetings are required:** The CARE VSLA Training Manual describes five types of meeting (with local leaders, gatekeepers, targeted households, community, and potential VSLA members) and suggests that some of these may be optional depending on context. In VSLA in Emergencies, all five types of meeting are required.
- **Coordinated but Independent:** During the targeting step, CVA staff must share information about eligible households with VSLA in Emergencies staff, but they must not attend VSLA in Emergencies activities in the field. CARE must avoid any visible coordination between the two types of staff in front of participant populations: this will minimize the risk that people will join VSLA in Emergencies groups solely for the purpose of receiving CVA, and maximize the aim of promoting financial inclusion and community resilience.

  We remind that VSLA in Emergencies members are not required to be CVA beneficiaries, nor is VSLA in Emergencies membership a shortcut to receiving CVA benefits. This allows CARE to uphold the important VSLA principle of self-selection while effectively involving CVA recipients in VSLA in Emergencies participation. The resulting groups may consist of a mix of CVA beneficiaries and non-beneficiaries.
- **Purposefully target CVA recipients:** VSLA in Emergencies staff will target in the same communities as CVA, and should assess all households for possible participation: households that will receive CVA benefits, and households that will not. That said, it is important to purposefully target CVA recipients: their integration into Crisis-Affected VSLA is important. Include a performance indicator in the project MEAL system, aiming for a minimum, specific percentage of CVA recipients to be purposefully targeted. This will help track and assess the effectiveness of integrating CVA households into the VSLA groups.
- **Purposefully target women:** As in standard VSLA, CARE must purposefully target women for participation, and this becomes more important in crisis settings where gatekeepers (husbands, in-laws, others) may be more zealous in isolating women and girls in the home. It is important that project staff, and especially CBTs, be female and be from the same general geography as the potential participants.

In conclusion, we again emphasize the need to keep CVA and VSLA in Emergencies operations—including targeting—coordinated but separate. Failure to do so could lead communities to view VSLA in Emergencies participation as a means to access CVA, and this may undermine group cohesion and sustainability. If VSLA in Emergencies participation is primarily viewed as a gateway to cash or vouchers, groups will dissolve once the CVA project ends. They will not achieve their intended purpose of fostering financial inclusion and resilience within the community.

02 Determine Savings Cycle Length

In non-crisis environments, a standard VSLA cycle lasts 12 months: the evidence-based timeframe and CBT training/mentoring schedule ensure that a group has ample time to learn and practice essential skills, save, borrow, and repay loans until they reach maturity—that is, until they can operate independently of CARE or other implementing agency.

CARE's VSLA in Emergencies experience and research prove that the savings cycle in emergency settings can be reduced to nine, 10, or 11 months, but *must never be less than nine months.* A cycle shorter than nine months does not allow groups to fully bond, nor to fully grasp the standard VSLA methodology. A cycle shorter than nine months puts participants at risk of financial losses. *We urge COs to choose the longest cycle possible depending on context and participants' need for accumulated cash at share-out.*

2A PROJECTS TIMEFRAME

When aligning VSLA in Emergencies with a CVA/resilience project with a duration of 18 to 24 months, the savings cycle should last nine months regardless of context. A nine-month cycle ensures effective integration of VSLA in Emergencies within the CVA/resilience project timeframe, and—should unexpected circumstances arise—allows VSLA in Emergencies staff, and especially CBTs, sufficient time to train and mentor the groups at least through the end of the first saving cycle. It is always essential to complete at least the first saving cycle with the groups, particularly in emergency settings, given the extensive mentorship required.

When aligning VSLA in Emergencies with a CVA/resilience project that lasts 24-36 months, CARE can choose a savings cycle of between nine and 12 months. Again, we always urge COs to choose the longest cycle possible, up to 12 months, to allow participants ample time to learn, save, and cohere as a group.

We again emphasize that the success of a savings cycle shorter than 12 months depends upon strong preparation in Element #1 and strong coordination in Element #2. These ensure that necessary resources, training, and support are in place and can be deployed precisely on time within the shorter cycle.

2B PARTICIPANTS' NEEDS

In crisis settings, participants often lack the financial stability and security to wait a full year for their savings at group share-out. They prefer a shorter cycle, allowing them to access cash more frequently to meet urgent needs or invest in small livelihood activities. The quicker access to cash afforded by a shorter cycle is vital, but it comes with a trade-off: participants gain funds sooner, but they receive smaller amounts because there is less time for savings to accumulate. Despite this, a shorter cycle can provide an important balance between immediate financial relief and continued resilience-building.

03 Hire and Remunerate Sufficient Staff

Staffing Requirements in Part Four below offers information on required staff positions, profiles, and numbers of staff needed for a successful VSLA in Emergencies project. Hiring and supporting good VSLA in Emergencies staff—especially CBTs, but also Field Supervisors and a MEAL Officer—is imperative. These staff members train, mentor, and support the VSLA in Emergencies groups: without them, there can be no VSLA in Emergencies project.

Key considerations in hiring include:

- Identifying CBTs from within or near targeted communities
- Compensating CBTs appropriately (CBTs must never be expected to work without pay)
- Hiring enough CBTs to meet the needs of all VSLA in Emergencies groups, especially given the extra mentoring/accompaniment required in crisis environments
- Budgeting adequate levels of effort for those staff who may be shared with other projects

Minimum staffing ratios are:

1 CBT : **10** VSLAiE
1 Field Supervisor : **8** CBTs

Raphael Joshua Ifenna / CARE

04 Train and Mentor VSLA in Emergencies Groups

VSLA in Emergencies projects use CARE's standard VSLA Training Manual to train and guide groups through their Intensive, Development, and Maturity Phases. The very few differences from standard VSLA training are:

4A TAILOR PHASES AND TRAINING CALENDAR TO CYCLE LENGTH

Having determined the duration of the VSLA in Emergencies savings cycle, the table below offers a view of the lengths and content of each VSLA phase (preparation, intensive, development, maturity) and the implications for launching Element #4. Use this table in conjunction with the Activity Sequencing Timelines (page 20) that matches your selected cycle length.

Phase	9 Months (39 Weeks) Cycle	12 Months (52 Weeks) Cycle
Preparation	**2 WEEKS**	**3 WEEKS**
Intensive	**17 WEEKS** • 4 training-only meetings • 3 savings meetings • 3 savings + loan disbursement meetings • 7 savings + loan disbursement + loan repayment meetings	**17 WEEKS** • 4 training-only meetings • 3 savings meetings • 3 savings + loan disbursement meetings • 7 savings + loan disbursement + loan repayment meetings
Development	**13 WEEKS** • 13 savings + loan disbursement + loan repayment meetings	**16 WEEKS** • 16 savings + loan disbursement + loan repayment meetings
Maturity	**7 WEEKS** • 6 savings + loan repayment meetings • 1 audit/share-out meeting	**16 WEEKS** • 7 savings + loan disbursement + loan repayment meetings • 8 savings + loan repayment meetings • 1 audit/share-out meeting

4B EXTRA SAVINGS SESSION

The standard VSLA training manual covers the savings concept in Session 2, but VSLA in Emergencies suggests that further, more specific information is useful to ensure that the entire group develops a thorough understanding of the benefits of saving and its role in achieving financial stability and resilience.

An **Extra Savings Session** or training will help VSLA in Emergencies group members grasp the importance of saving from cash received through CVA (whether it originates from CARE or another organization) and from any external financial resources, such as remittances or gifts. By broadening the scope of saving sensitization to encompass all income sources, CARE can cater to members who may not be CVA beneficiaries but who have access to other financial resources.

4C EXTRA ACCOMPANIMENT

Women who join standard VSLAs are often uncertain about their ability to save, to repay loans, and to succeed as a group member and as an income-generator. In a crisis, where participants have already suffered financially, physically, and emotionally, these fears may be heightened.

The CO should anticipate the need for extra mentoring and accompaniment, by CBTs and Field Supervisors, and the staffing ratios discussed in Staffing Requirements (page 52) accommodate this anticipated need. Extra mentoring takes the form of attending every weekly group meeting during the first savings cycle, and spending more time during each visit. It may take the form of repeated practice sessions (of meeting procedures, for example, or standard record-keeping). We urge the CO to be flexible in this regard, and to adjust workplans to respond to groups' needs as they evolve.

05 If Implementing a 9-Month Savings Cycle, Begin Element #4

As the Activity Sequencing Timelines (page 20) show, if the CO is implementing a nine-month savings cycle within an 18-month project, staff must carry out several Element #4 Building Economic Resilience activities while Element #3 Flexible Savings Cycle is still underway. In such a compressed project timeframe, it is not possible to prepare for and execute all Element #4 activities during the second savings cycle.

The activities in question are:

- **The Group Investment Activity Readiness Assessment**
- **The Group Investment Activity Ideation Form**
- **The Group Investment Activity Business Plan and Seed Grant Application**

These activities are described next, in Element #4.

Element #4 Building Economic Resilience

In standard VSLA, savings groups achieve maturity at the close of the first savings cycle, and they continue their activities of saving, lending, repaying loans, and maintaining group ledgers and records: they do this with minimal or no assistance from CARE. They have achieved independence.

In VSLA in Emergencies, savings groups may have become proficient in standard VSLA activities as they complete their first savings cycle, but their limited ability to save, and their unstable environment, put them at risk of dissolution and financial loss. Therefore, CARE continues to support VSLA in Emergencies groups through a second savings cycle. The aim is to build economic resilience among participants, their households, and their communities.

CARE achieves this aim by injecting cash into each group in the form of a **seed grant:** a group will then use the seed grant in one of two ways. First, CARE can inject the money directly into the group's cash box (cash-to-cash-box), thereby increasing the available funds, enabling more members to take loans, and encouraging the launch or expansion of individuals' IGAs. Second, the seed grant can fund a group investment or business activity, selected by the group and leveraging members' capacity and expertise.

CARE has observed that the ***group investment activity yields the greatest impact*** for VSLA in Emergencies participants, and is thus the preferred practice. The group investment activity fosters social cohesion and solidarity among members as they share common interests and work towards collective goals. By regularly transferring returns from the investment activity back into the cash box, the group not only strengthens its financial base but also maintains flexibility to meet the evolving financial demands of members. Importantly, where Sharia compliance is essential, the group investment activity aligns with Islamic principles while enabling the growth of savings, thereby enhancing financial resilience.

The seed grant, used either to fund a group investment activity (preferred practice) or as cash-to-cash-box, is recommended to build economic resilience in Element #4, but another option is available if the seed grant is not feasible: this option is the **self-financed group investment activity**.

All three options are summarized below, and linked to instructions and tools for their implementation.

In Element #4, we borrow from standard VSLA practice in critically vulnerable communities where savings capacity is similarly constricted: we inject seed grants into the groups. Typically, CARE best practice is to do this only with VSLAs that have two or more years of savings experience, but emergency contexts warrant flexibility: the seed grants occur in the VSLA in Emergencies groups' second cycle.

A VSLAiE group must ***always*** have completed at least its first savings cycle prior to any grant, and CARE must carefully monitor and evaluate a group's readiness lest a cash grant compromise its financial stability and sustainability.

01 Group Investment Activity

The VSLAiE group chooses a group investment activity, based upon members' experience and local economic conditions. CARE injects money in the form of a seed grant, and the group launches and manages its activity.

The seed grant is calculated on an amount-per-member basis. Later, at share-out, each member will receive that amount-per-member, plus amounts proportionate to the shares they have contributed.

The profits generated from the group investment activity can be systematically reinvested into the group's cash box, monthly or quarterly. This increases the funds available for loans, allowing for larger loans and a greater number of simultaneous loans. In some VSLAiE pilots, groups have chosen instead to reinvest profits into the group investment activity itself. Ultimately, it is the group's decision how best to invest the profits.

Implementation instructions for the Group Investment Activity are found in **VSLAiE Group Investment Activity Standard Operating Procedure**

02 Cash-to-Cash-Box

A sum of cash is added to the group's cash box. The now-enlarged savings fund is available to make more loans to more group members for their individual use, including investments in individual IGAs. Members repay these loans with the agreed interest (or no interest, where Sharia law prevails).

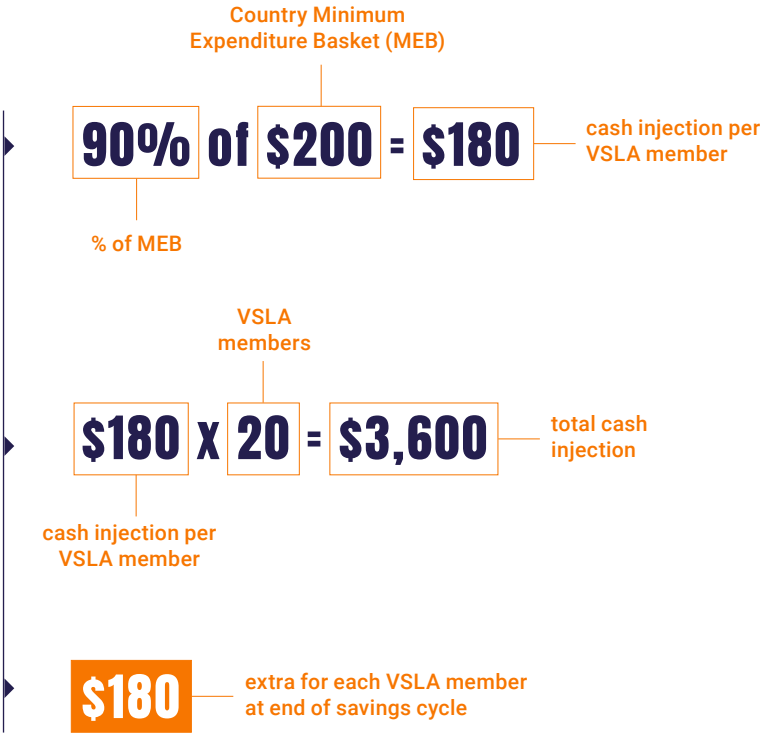
At the end of the savings cycle, each member benefits from an equal share of the seed grant, plus an amount proportionate to the shares she contributed.

Implementation of cash-to-cash box is done in the four steps described on the following pages.

2A CALCULATE AMOUNT

The total cash amount per group is determined using the country's Minimum Expenditure Basket (MEB) multiplied by number of group members. For example, if CARE decides to provide 90% of the country's $200 MEB, the amount per group member would be $180. Multiply by the number of group members: if 20 members, the cash injection would be $3,600.

At the end of the saving cycle, each member will receive $180 plus a share-out amount proportionate to the shares she contributed.



2B ASSESS GROUP READINESS

Ensure that VSLA in Emergencies groups are adequately prepared to receive and effectively use new money. The **Readiness Assessment** will help determine if each group is prepared to manage the increased volume of money in its cash box, and if members have the basic knowledge and skills to launch or grow low-risk IGAs.

Remember: without proper financial management skills, business acumen, and collaboration capacity, a VSLA in Emergencies group may struggle to use the seed grant effectively, leading to wasted resources and potential group disintegration.

2C DISBURSE CASH

Make the seed grant in a single disbursement, at or near the first savings meeting of the second savings cycle. Always disburse funds using the existing mechanism established by the CO's CVA team: they have completed complex negotiations, defined terms of service, and spent considerable time and effort to make agreements with vetted financial service providers. By using the established infrastructure, including pre-negotiated terms such as fees and delivery structures, VSLA in Emergencies staff will save time and energy, strengthen collaboration with the CVA team, and ensure the swift and effective distribution of cash.

Michael Tsegaye / CARE

2D TRAIN, COACH, AND MENTOR

Regardless of CARE's choice of resilience support—whether a seed grant for group investment activity or cash-to-cash-box, or a self-financed group investment activity—it is important to offer basic financial management training. This training should cover fundamental concepts such as financial goals for the group investment or IGA, budgeting, business planning, investing, keeping financial records, and debt management.

Typically, the CO's Livelihoods Team possesses a basic financial training curriculum and staff who can deliver the training. Alternatively, the **Selection, Planning and Management of Income Generating Activities** can be adapted to suit context, and delivered to VSLA in Emergencies groups. The CO may also wish to provide (and must allocate budget for) additional, related trainings such as in trade-specific skills.

The timeline for offering the training is somewhat flexible: it can take place at any time prior to the cash injection, including near the end of the first savings cycle.

03 Self-Financed Group Investment Activity

When cash for seed grants is *not* available, VSLAiE implementers may encourage groups to pool a portion of their own savings for group investment activities that help increase their overall savings. However, this strategy requires caution.

Groups should be advised not to risk all their hard-earned savings, or to invest in a group business that requires them to contribute all their accumulated funds. Instead, they should focus on investments where the required capital is manageable, with each member contributing only a part of their accumulated shares. Sensitization should stress the importance of prudent investment and maintaining a safety net by retaining some savings, and the number of contributing shares should be consistent for every member to ensure fairness and prevent conflict.

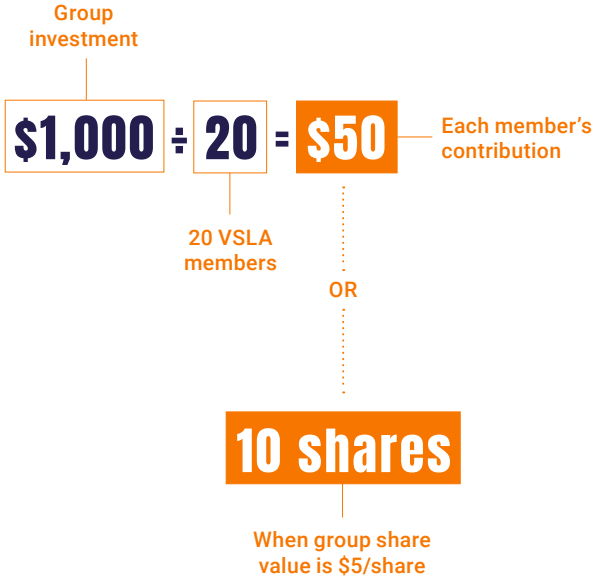
> *A project that promotes the self-financed group investment activity may use the* **VSLAiE Group Investment Activity Standard Operating Procedure** *to guide its work, with several exceptions:*

3A GUIDE THE GROUP TO SELECT A SELF-FINANCED AMOUNT

CARE should ensure that:

- Each member contributes a manageable, equal amount of savings.
- Groups should never invest all their savings and must retain a safety net.

For example, if a group's share value is $5, and the group has 20 members, they might decide on a group investment costing $1,000, requiring each member to contribute $50 or 10 shares. This way, risk is minimized, and the group can benefit from potential returns without jeopardizing financial security. It can continue growing its savings while launching a group investment activity.



3B SKIP THESE SOP STEPS

Skip the sections of the SOP that deal specifically with seed grant calculations, disbursement, and PDM.

3C OFFER MENTORING AND MONITORING TO THE EXTENT POSSIBLE

CARE may offer mentoring to and monitoring of self-financed group investment activities, using the Group Investment Activity SOP as a guide, to the extent possible. However, if the CO is unable to make seed grants in Element #4, it may also lack provisions for full staffing and support during the VSLAiE groups' second cycle.

PART THREE

MEAL for VSLA in Emergencies

MEAL for VSLA in Emergencies

This section provides several tips for planning and performing MEAL for the VSLA in Emergencies project as a whole, and as an important component of the CO's larger resilience, livelihoods, or humanitarian program.

Certain aspects of MEAL are mentioned elsewhere in this guide:

- Training in standard VSLA monitoring, and in VSLA in Emergencies monitoring (see Element #1 Readiness, page 24)
- Monitoring of seed grants and group investment activities (see **Group Investment Activity Standard Operating Procedure**)
- Situating project-specific logic within the CO's broader humanitarian response theory of change (see Part Four: Propose VSLA in Emergencies within a Larger Response Program, page 51)

Align MEAL with Larger Resilience Program

The CO should align VSLA MEAL tools and activities with the data practices and requirements of the larger resilience, livelihoods, or humanitarian program into which it is integrating VSLA in Emergencies. It is important to avoid duplication. Merging data collection protocols into single, efficient instruments will make the best use of staff and participants' time, and lead to more effective results.

Approaches to monitoring and evaluating VSLA in Emergencies should be sensitive to the specific programming approaches implemented. For example:

- Where CVA is used, it should be followed by PDM. VSLA in Emergencies staff may wish to coordinate with their CVA colleagues to add questions to the PDM to determine the proportion of benefits saved by group members (in Element #3 Flexible Savings Cycle).
- Where the VSLA in Emergencies project targets participants from populations that are graduating from acute food and livelihood crises, it is wise to include monitoring of relevant aspects, such as Food Consumption Scores or Livelihood Coping Strategies.
- Where seed grants (for group investment activities or cash-to-cash-box) are implemented (in Element #4 Building Economic Resistance), the PDM should again be used in coordination with CVA staff after grants are disbursed, and the CO will track and assess several elements of business functionality, as described in the **Group Investment Activity Standard Operating Procedure**.

MONITORING

Project staff will conduct standard monitoring of VSLA in Emergencies groups, to understand how well they are carrying out the basic VSLA functions. This must include, as standard:

- **Saving:** How much are groups and individuals saving?
- **Lending:** How many loans are taken, what are loan amounts, what are the loans used for (at a high level: consumption smoothing, asset purchase, or business investment)?
- **Social fund:** How much money are groups contributing to their social funds, how much is distributed and for what purposes?

Likewise, the CO's CVA programming will integrate several Crisis-Affected VSLA metrics into its monitoring, such as:

- **Risk and context monitoring practices** (particularly in conflict-affected contexts)
- **Integration of key questions on VSLAiE into PDM,** such as asking participants whether they participate in and satisfaction with savings groups.

EVALUATION

Because VSLA in Emergencies is designed to help participants and their communities build bridges between emergency and development, the CO should examine and evaluate indicators of economic resilience (disaggregating for sex and age), using methods that will appropriately demonstrate both quantitative and qualitative change. Ideally, participants should be engaged in the process of defining indicators so that they are most relevant and appropriate to the economic experience of the communities themselves.

Where VSLA in Emergencies are integrated into broader programming such as CVA, or include activities on topics such as rights or equal decision-making within the household, these aspects should also be captured within evaluative frameworks.

Please refer to the **Typical Logframe** of a VSLA in Emergencies project to see a list of supplementary indicators.

ACCOUNTABILITY

All CARE resilience programs should create a cohesive framework of static and active feedback and accountability mechanisms, that all participants can (and do) access. Within this framework there should be paths for specific feedback on VSLA in Emergencies. Ideally this would be embedded within PDMs and with program officers.

Please note: if the VSLA in Emergencies project extends beyond the duration of the larger program into which it is embedded (for example, if CVA distribution is complete by the time Element #4 begins), be sure to extend feedback mechanisms. This accountability element should be active while seed grants and related activities are underway.

LEARNING

The CO's MEAL team should think carefully about what analysis (such as RHA, conflict analysis, market assessments) is needed, and ensure that insights are used to inform implementation.

Likewise, the MEAL team should ensure that monitoring data are used to make adjustments as needed (for example, to monitor who is participating and making sure the project is responsive to their needs). Monitoring data can also be useful for understanding whether communities are having difficulties with VSLA in Emergencies, and addressing challenges as they arise.

We remind the CO that learning in VSLA in Emergencies is operational on three equally important levels, and ideally should be analyzed, recorded, and shared as such.

- **First**, staff will learn and apply learning to adjust and improve implementation in real time.
- **Second,** the CO will gain knowledge of how to do VSLA in Emergencies (and do it well) as an embedded component of effective resilience programming.
- **Third,** CO learning will contribute to CARE's global knowledge, and eventual absorption of VSLA in Emergencies into our organizational culture.

PART FOUR

VSLAiE Design and Proposal Tips

The information in this section assumes the user has thoroughly read this VSLA in Emergencies guide. The CO should feel free to use narrative from this guidance (such as from the Summary (**page 3**) or The Case for VSLA in Emergencies (**page 7**) when preparing donor proposals.

01 Situate VSLA in Emergencies within the Entire CO Portfolio

It is important to assess the CO's entire portfolio, current and anticipated, and situate VSLA in Emergencies within it. This involves mapping out and understanding how VSLA in Emergencies can align with other response activities, such as CVA, livelihood support, and social protection. A cohesive and integrated approach allows CARE to address multiple facets of the affected population's needs.

For example, integrating VSLA in Emergencies with CVA can offer immediate financial relief while encouraging long-term savings and financial planning among beneficiaries. This dual approach not only addresses urgent needs but also builds financial resilience. Linking VSLA in Emergencies with livelihood programs means participants can invest their savings into IGAs, thereby fostering economic recovery and stability.

By mapping out these connections, CARE can design mutually reinforcing interventions, and create a multiplier effect that amplifies the benefits for the community. These layers of support help participants build robust financial habits, access larger capital for investments, and navigate economic challenges more effectively.

Internally, situating VSLA in Emergencies within CARE's overall response strategy helps all teams and departments remain aligned and coordinated. Internal alignment is essential for the seamless implementation of VSLA in Emergencies and for leveraging CARE's full range of resources and expertise. For instance, collaboration between the financial inclusion team and the emergency response team can ensure that the design and

Habeeb Sulaiman / CARE

delivery of VSLA in Emergencies are informed by best practices and are responsive to the evolving needs of the affected population. Moreover, integrating VSLA in Emergencies within the internal framework supports effective MEAL, allowing for real-time adjustments and continuous improvement of the program.

In sum, ensuring that VSLA in Emergencies is not a standalone initiative but rather one linked component of a comprehensive response enhances its long-term viability and impact—and supports the quality of CARE's overall portfolio.

02 Propose VSLA in Emergencies within a Larger Response Program

Within the CO's entire portfolio, CARE will most likely embed Crisis-Affected VSLA as a component of a response program aimed toward resilience and recovery, rather than a stand-alone activity. Integration begins with linking VSLA in Emergencies to the CO's theory of change for the larger program, which outlines how and why program activities are expected to lead to the desired outcomes and impact. By embedding VSLA in Emergencies into this foundational framework, CARE can ensure that its objectives are logically connected to broader goals such as economic empowerment, resilience building, and community recovery. This alignment helps to clarify the larger program's purpose, and ensures that all stakeholders have a shared understanding of how VSLA in Emergencies contributes to that purpose. The **VSLAiE Theory of Change** may be useful here.

ACTIVITIES, OUTPUTS, OUTCOMES

The larger program's **activities** should be structured to facilitate the formation, training, and support of VSLA in Emergencies groups, while **outputs** should reflect measurable achievements such as the number of groups formed, the amount of savings accumulated, and the loans disbursed. **Outcomes** should capture the broader effects of these activities, such as improved financial stability, increased income-generating activities, and enhanced community cohesion. By clearly defining these elements, CARE can create a roadmap that guides implementation and helps in tracking progress and impact. This structured approach also aids in securing funding, as donors can see the logical connections between the investment in VSLA in Emergencies and the anticipated results.

GOALS, BUDGETS, RESULTS SOUGHT

The CO must be certain that the VSLA in Emergencies budget reflects the resources needed to achieve the larger program's objectives, including costs for training, materials, and MEAL. A well-designed budget not only supports effective implementation but allows for flexibility to adapt to changing circumstances (see below for budget guidance). Furthermore, the integration of VSLA in Emergencies should be visible in the goals and expected results of the proposal for the larger program, providing a clear narrative on how VSLAiE will contribute to its overarching aims. This coherence enhances accountability and enables more effective communication with stakeholders, including donors, partners, and the communities served.

CROSS-SECTORAL LINKAGES

Paying attention to how VSLA in Emergencies activities are linked across sectors will maximize the larger program's impact. VSLA in Emergencies can be integrated with other sectoral interventions such as health, education, and livelihood programs to create a comprehensive support system for beneficiaries. For example, linking VSLA in Emergencies with health programs can facilitate better access to healthcare services, as savings and loans can help cover medical expenses. Similarly, integrating VSLA in Emergencies with education initiatives can support school fees and educational materials, enhancing children's access to education. These cross-sectoral linkages not only amplify the benefits of VSLA in Emergencies but also contribute to the holistic development of the community.

03 Staffing Requirements

Implementing VSLA in Emergencies in complex, unstable environments demands a high level of mentorship and accompaniment to ensure the resilience and sustainability of the groups amidst challenging circumstances. It is therefore imperative that CARE hire enough dedicated staff, and especially CBTs who provide training, mentorship, and support to VSLA in Emergencies groups and individual members.

PROJECT COORDINATOR

The Project Coordinator is the central figure overseeing the comprehensive operation of the VSLA in Emergencies project. In standalone VSLA in Emergencies projects with ambitious targets, this individual can be fully dedicated to the role and budgeted at 100 percent level of effort. However, in scenarios where VSLA in Emergencies serves as the entry point of a larger, multi-sector program, the Project Coordinator's responsibilities may extend beyond solely VSLA in Emergencies management. In such cases, this person can be budgeted at a reduced level of 25 to 30 percent, allowing for allocation of resources to other components while ensuring effective oversight of VSLA in Emergencies activities within the broader project framework.

The Project Coordinator:

- Oversees the overall implementation of the VSLA in Emergencies project.
- Ensures alignment with CO's CVA programming.
- Develops project plans and timelines.
- Manages project budget and resources.
- Manages staff, supervises the VSLA in Emergencies Field Supervisors.
- Coordinates with stakeholders, partners, and donors.
- Monitors and evaluates project progress, impact, and quality assurance

FIELD SUPERVISORS

Field Supervisors ensure that VSLA in Emergencies activities are effectively carried out in communities, and provide the necessary support and guidance to CBTs for successful implementation. The Field Supervisor should reside close to the implementation zone to facilitate supervision and keep operating costs low.

The Field Supervisor:

- Provides supervision and guidance to CBTs.
- Monitors the performance and activities of CBTs.
- Conducts regular field visits to ensure quality implementation of VSLA in Emergencies.
- Provides training and capacity building to CBTs as needed.
- Liaises between CBTs and other project staff for reporting and coordination.
- Coordinates and manages external relations and partnerships with local leaders.

COMMUNITY-BASED TRAINERS

CBTs play the central role in facilitating the formation of VSLA in Emergencies groups, delivering training sessions, and offering ongoing guidance to members. Their presence ensures that groups receive the attention and assistance they need to navigate the complexities of emergency situations, effectively manage their finances, and build economic resilience within their communities.

The CBT:

- Engages with community members to raise awareness about the project and its benefits.
- Mobilizes participants to join groups and actively participate in project activities.
- Builds relationships with local leaders and stakeholders to support project implementation.
- Trains group members on savings and loan methodologies, financial literacy, and group dynamics.
- Provides close, ongoing support and guidance to groups.
- Facilitates meetings, discussions, and activities during VSLA gatherings
- Conducts regular monitoring and evaluation of VSLA groups.
- Oversees and manages all seed grant activities and takes the lead on implementing the Group Readiness Assessment, the Group Investment Activity Ideation Form, the Group Investment Plan, and the Seed Grant Application.

See the **Sample Organigram** for a pair of staffing structures, one of which involves a partner organization as implementer.

MONITORING AND EVALUATION OFFICER

The MEAL Officer:

- Designs and implements monitoring and evaluation frameworks, drawing on standard VSLA tools.
- Collects data on project activities, outputs, and outcomes.
- Analyzes data to assess progress and impact.
- Provides feedback and recommendations for project improvement.

SUFFICIENT STAFF NUMBERS AND ADEQUATE LEVELS OF EFFORT:

In VSLA in Emergencies, a sufficient number of staff, along with adequate levels of effort, is paramount.

As a general rule:

- Each CBT oversees a maximum of 10 groups
- Each Field Supervisor oversees a maximum of 8 CBTs

Exceeding these thresholds may compromise the quality of support provided to VSLA in Emergencies groups and impede the project's overall effectiveness in addressing the needs of communities in emergencies.

VSLA in Emergencies groups rely heavily on the guidance and expertise of CBTs, who in turn rely on the support of their Field Supervisors. If staff are spread too thin, their insufficient attention and support may result in gaps in understanding, limited capacity-building, and reduced confidence among participants, ultimately impeding their ability to successfully manage their finances and meet their challenges. Therefore, ensuring that CBTs and Field Supervisors have manageable workloads is essential.

BEST PRACTICES FOR HIRING AND RETAINING CBTS

Several best practices will help CARE recruit qualified, committed individuals whose work aligns with project goals:

CBTs should be from or live close to targeted communities

Hiring staff who are from or live near the project communities strengthens VSLA in Emergencies effectiveness, sustainability, and impact by leveraging local knowledge, expertise, and trust. It fosters meaningful community engagement and participation, and leads to more successful outcomes for all stakeholders involved.

- **Cultural Understanding:** Staff from VSLA in Emergencies communities have a deep understanding of local customs, traditions, and socio-economic dynamics. This enables them to navigate community relationships effectively and build trust with participants.
- **Language Proficiency:** Hiring staff who speak the local language(s) fluently will enhance communication and facilitate better engagement with community members. It ensures that messages are accurately conveyed and understood, which is essential for effective training and support.
- **Community Trust and Acceptance:** Local staff are more likely to be trusted and accepted by community members, as they are perceived as insiders who have the community's best interests at heart. This trust is essential for successful project implementation and encourages active participation from VSLA in Emergencies members.
- **Sustainability and Empowerment:** Hiring staff from the communities where VSLA in Emergencies projects are implemented contributes to the long-term sustainability and empowerment of those communities. It creates employment opportunities locally and fosters a sense of ownership and responsibility among residents for the project's success.
- **Accessibility and Flexibility:** Local staff have greater physical access to VSLA in Emergencies groups. They are familiar with the community's infrastructure, transportation options, and challenges. This enables them to respond quickly and flexibly to the needs of VSLA in Emergencies groups and provide timely support and assistance.

Caroline Joe / CARE

CBTs should be female whenever possible

The intentional recruitment of female CBTs aids in reaching women and encouraging their involvement in VSLA in Emergencies. This is particularly significant in communities that limit women's mobility and decision-making autonomy. It is essential that leaders, gatekeepers, and women themselves trust and respect the CBTs, and see them as 'one of us:' this will ensure effective engagement and support for women's participation.

CBTs should be paid and work solely for VSLA in Emergencies

- **Dedicated CBTs:** CARE's VSLA in Emergencies pilots highlighted the critical importance of employing dedicated CBTs in complex, unstable contexts. The CBTs play a multifaceted role, providing real-time monitoring, feedback, and adjustment of implementation tactics to meet evolving challenges. By being present on the ground, these CBTs are uniquely positioned to observe and assess the changing dynamics of the emergency context, including shifts in community needs, security, and access to resources.

  Moreover, dedicated CBTs are the living link between VSLA in Emergencies members and higher-level project staff: they facilitate communication, trust-building, and community engagement. Their presence fosters open dialogue and collaboration so that VSLA in Emergencies members can voice their concerns, provide input, and actively participate in decision-making processes. This enables Field Supervisors to identify emerging challenges and opportunities and react accordingly. By using their local knowledge, relationships, and insights, dedicated CBTs can help navigate complex social, cultural, and political dynamics, ultimately contributing to the resilience and success of VSLA in Emergencies.

- **Paid CBTs:** CBTs must be adequately compensated for their work. It may be common for CBTs to be unpaid in traditional VSLA settings, but *this is not viable* in emergency contexts. CBTs often come from the same communities affected by the crisis, and face the same challenges and hardships as the VSLA in Emergencies participants. It is unreasonable to expect them to work for free while struggling to survive themselves. By providing fair compensation for their labor, CARE acknowledges CBTs' invaluable contribution and ensures their continued commitment and effectiveness.

In VSLA in Emergencies pilot projects, CARE used several methods of compensating CBTs. The CO should consider these in conjunction with its human resources staff to ensure compliance with local regulations:

- CBTs are project staff who receive salary, benefits, and reimbursements for travel expenses.
- CBTs are low-level consultants, hired for contracts lasting less than one year.
- CBTs are full-time volunteers and receive stipends equivalent to the country's minimum wage.

We note that the practice of remunerating CBTs solely via contributions from VSLA in Emergencies members is occasionally adopted in standard VSLA projects in non-crisis environments, but *it is not advisable* for VSLA in Emergencies for several reasons. Financially vulnerable members are almost always unable to shoulder the extra burden when they are already struggling to save. The practice may exacerbate inequalities among group members: those who are poorest may feel further marginalized. The undue financial strain could undermine the cohesion and long-term viability of the VSLA in Emergencies.

04 Budgeting Requirements

The VSLA in Emergencies budget must accurately represent the unique needs of VSLA in Emergencies, which require different resources from regular VSLA due to the complex environment in which they operate. This includes considerations for higher levels of support and training, and additional security measures. A well-structured budget that reflects these unique needs ensures that the project can be implemented effectively and achieve its intended impact. It also helps in securing funding from donors who need to see a clear and justified allocation of resources to specific project activities.

As implied in the Staffing Requirements section, a critical aspect of budgeting for VSLA in Emergencies is ensuring enough devoted staff to manage and support the project. This includes not only CBTs who work directly with the VSLA in Emergencies groups but also Field Supervisors, trainers, support staff, and a Project Coordinator who guarantees constant linkage with the CO's larger resilience program. The budget must account for salaries, benefits, training, transportation, and other logistical needs of these staff members. Without sufficient personnel, the VSLA in Emergencies project will not succeed.

True Vision Production LTD / CARE

Flexibility in budgeting can significantly increase project responsiveness. Therefore, incorporating a flexible budget line when possible is strongly advised. This flexibility allows the VSLA in Emergencies project to adapt to changing circumstances and emerging needs, which is particularly important in complex, unstable environments where conditions can evolve rapidly. CARE can use funds in the flexible budget line to address unforeseen challenges, such as additional training needs, unexpected security requirements, or new opportunities for expansion. This adaptability supports the contextualization of the VSLA in Emergencies project, ensuring that it can remain relevant and effective throughout its implementation.

The **Sample Budget** provides insights into the financial factors the CO should consider when designing a VSLAiE project. It illustrates how to allocate funds across various components of the project, ensuring that all vital areas are covered. However, it is essential that the CO adapt the sample to its specific context and larger response program, taking into account local conditions, needs, and constraints.

Annexed Tools: List and Links

VSLAiE Tools

PART TWO	• Appropriateness by Type of Crisis and Type of Response • 12-Month Savings Cycle • 9-Month Savings Cycle
PART TWO: ELEMENT #1	• Sharia Compliance • Women and Girls Analysis Tool • Risk Analysis Matrix • Master List of Existing VSLA
PART TWO: ELEMENT #3	• Extra Savings Session
PART TWO: ELEMENT #4	• Group Investment Activity Standard Operating Procedure • Readiness Assessment • Ideation Form • Business Plan and Seed Grant Application • Local Supplier Directory Template • Investment Ledger • Investment Coaching Guide • Field Visit and Progress Report • Mid-Term Business Evaluation
PART THREE	• Typical Logframe
PART FOUR	• Theory of Change • Sample Organigram • Sample Budget • Minimum Standards

Supporting Links

- CARE VSLA Training Manual
- VSLA Team Email
- Pilot Results reports on CARE's webpage
- Rapid Humanitarian Analysis
- CVA and VAWG Online Training
- Women Respond
- Post-Distribution Monitoring
- Selection, Planning and Management of Income Generating Activities

care.org