

CARE

ALWAYS

THERE

Village Saving and Loan Association in Emergencies (VSLAiE)




Natacha Brice
Global Sr. Technical Advisor
Email: Natacha.brice@care.org



What Do We Already Know?

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

What Do We Need to Know?

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- 1- Can we adapt the Standard VSLA methodology and its implementation to complex, unstable settings while retaining its effectiveness, safety, and flexibility?
 - 2 Can VSLA and Cash and Voucher Assistance Program be linked effectively to support resilience building of members and their communities as they navigate instability and move from crisis to recovery?

VSLA Programmatic Challenges Identified - Across Data Sources

1. Weak in-country technical capacity

- Staff turnover disrupting continuity and institutional memory
- Heavy reliance on implementing partners without sustained technical accompaniment
- Misaligned staffing structures and unrealistic workloads
- Chronic under-budgeting for supervision, quality assurance, and learning
- Quality too dependent on individuals rather than embedded systems

2. Inadequate Staffing

- Wrong staff structure and not enough staff s to support Implementation:
- **Typical Staffing Structure:**
 - Project Coordinator / Project Manager
 - VSLA Field Supervisor
 - Community-Based Trainers (CBTs)
 - MEAL Officer

CVA–VSLA Linkage Challenges

1. Tension Between Short-Term and Long-Term Objectives

- CVA focused on immediate humanitarian relief
- VSLA focused on savings discipline and long-term resilience
- CVA Programs often prioritized rapid disbursement over economic pathways

2. Poor Sequencing of CVA and VSLA Activities

- Parallel implementation without intentional transition planning
- Cash transfers sometimes distorted group savings dynamics

3. Refugees' and IDPs' Perceptions of CVA

- Misconception that joining or forming a VSLA group guarantees continued or increased access to CVA
- Confusion between humanitarian assistance and group-managed funds

4. Limited Cross-Sector Coordination

- CVA, livelihoods, and VSLA teams working in silos
- Different indicators, reporting timelines, and funding structures

Context Constraints in Emergency Settings

- Low and irregular income among refugees and IDPs
- High indebtedness and limited livelihood opportunities
- Smaller group size (15–18 members on average)
- Reduced savings and lending capacity
- 12-month cycles perceived as too long in volatile environments
- High mobility disrupting group stability
- Ongoing and compounding crises resetting progress





Why This Matters for VSLAiE

What the Research Tells Us

- Context constraints are real—but predictable
- Most CVA–VSLA Linkages challenges are programmatic, not contextual
- Most failures come from design rigidity and programmatic fragmentation

VSLAiE Responds To These Exact Challenges.

- Flexible group formation and savings cycles
- Intentional CVA–VSLA sequencing
- Stronger coordination, staffing, and resourcing
- Clear pathways from coping to recovery

Development and Testing of the VSLAiE Model

2020:

The VSLAiE Model was **created** to adapt the proven VSLA methodology for use in crisis and displacement contexts.

2020 – Present:

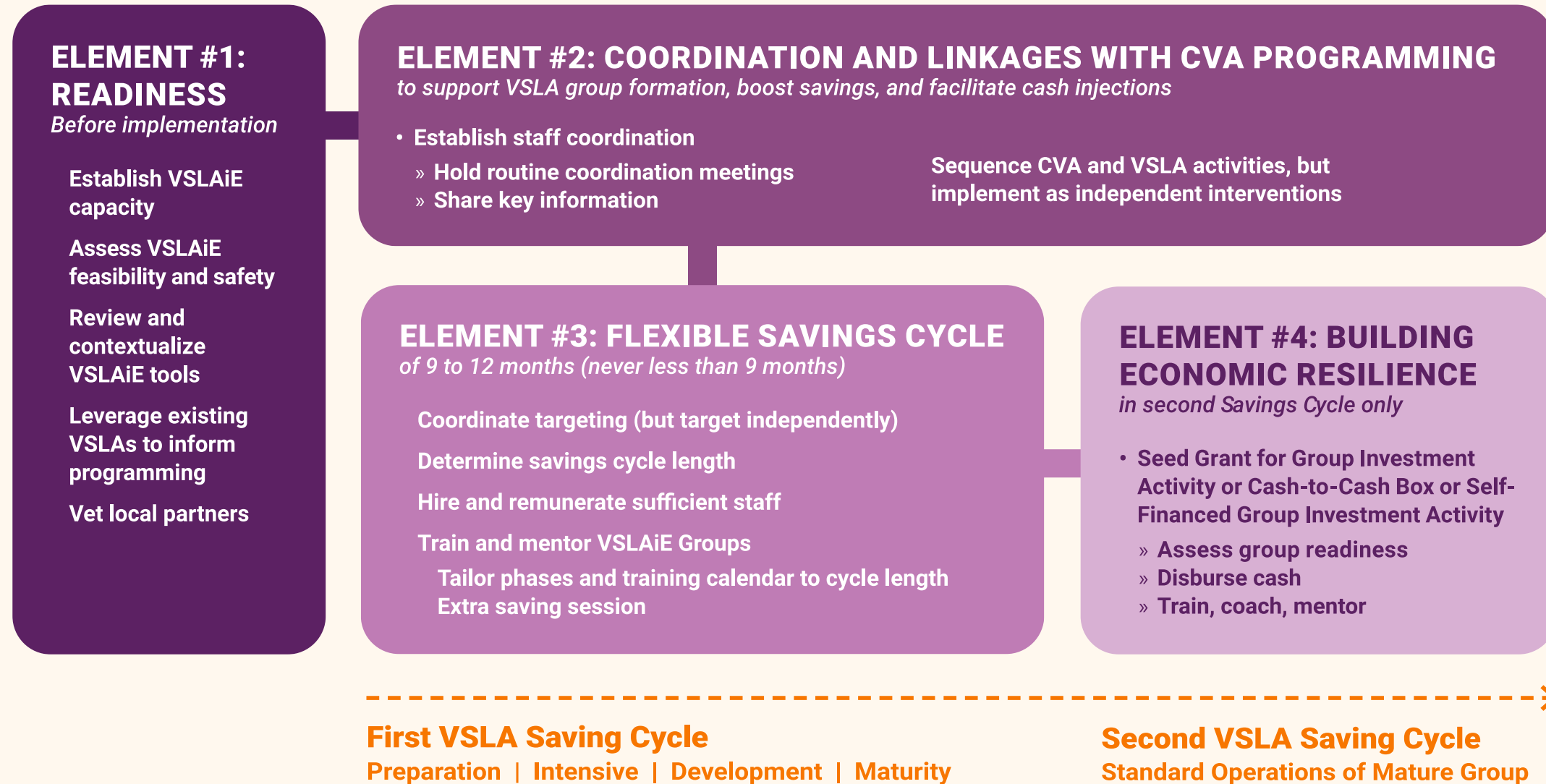
Over the past **five years**, the model has undergone **rigorous testing and adaptation** across multiple countries and contexts, demonstrating its **efficacy and impact**.

- Mozambique
- Ecuador
- Honduras
- Colombia
- Yemen
- Northwest Syria
- Jordan
- Lebanon



Cash and Voucher Assistance (CVA):

A mechanism in recovery and resilience programming to achieve longer-term outcomes



Determining if VSLAiE is Appropriate

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 <i>with careful, flexible planning</i>	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 <i>with caution</i>	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.

What Is Required for Successful VSLAiE Implementation

Successful VSLAiE implementation requires intentional design, adequate resourcing, and institutional alignment.

1. Integrated Program Design

Ensure VSLA is fully linked with other sector activities within the proposal to maximize impact.

- Activities should start in parallel with other program components
- Avoid implementation in isolation
- Promote coordination across CVA, livelihoods, protection, and resilience teams
- Integration must be planned at design stage, not added later

2. Capacity Building and Training

Technical quality begins with strong foundational training.

- Five-day VSLA Training of Trainers (ToT) is essential
- Two-day MEAL training to ensure quality data and adaptive management
- Ongoing refresher coaching and supervision

What Is Required for Successful VSLAIE Implementation

3. Adequate and Dedicated Staffing

Staffing ratios should reflect target size, geography, and access constraints.

- Field Supervisor: 1 per 8–10 CBTs
- Community Based Trainers (CBTs): 1 per 10–15 groups
- Dedicated oversight to ensure fidelity to methodology

4. Strong MEAL Plan

Resilience outcomes require more than output tracking.

- Routine data collection and monitoring
- Baseline and endline assessments
- Learning loops for adaptive management

5. Appropriate Budget

Quality implementation requires realistic resourcing.

- Ensure sufficient funds for:
 - Training and refresher sessions
- Group mobilization and supervision
- Seed grants where applicable
- Dedicated staff salaries
- MEAL systems and data management





Thank you

