Savings-led microfinance: a viable, vibrant and transformative development tool. Read about how Freedom from Hunger is contributing to the field by:

- Exploring technology as a way to be more effective
- Leveraging the Savings Group platform in new geographies
- Bringing Business Education to Savings Groups
- Developing Pictorial Guides to equip illiterate community volunteers to train on malaria
- Supporting one NGO to use Saving for Change to help women rebuild lives after civil unrest

Major Grant to Fund New Saving for Change Technology

A major grant from the John and Jacque Weberg Foundation will soon help Freedom from Hunger expand Saving for Change in Bénin and Burkina Faso and pilot new technologies such as e-learning tools and mobile phone applications. The new technologies are being designed to reduce costs and increase the effectiveness of training Savings Groups and local partner staff.

The $1.2 million grant will also fund the training of four local non-government organizations (NGOs) to organize 800 new Savings Groups. As is the case with all Saving for Change groups, members of the groups, called “replicators,” will be trained to spread the Saving for Change program—vastly expanding the potential impact. In addition to forming new Savings Groups, replicators will facilitate business education sessions using Freedom from Hunger’s Pictorial Learning Conversation format.

Watch a video of a Savings Group meeting in Mali.

Freedom from Hunger will also develop and pilot a new Social Indicator System (SIS) to measure how members’ attitudes, knowledge and life situations change during their participation in the Savings Group program. Freedom from Hunger is deeply grateful to long-time donors John and Jacque Weberg for extending our reach and supporting innovation so that we can better serve women in West Africa.
Freedom from Hunger’s Global Savings Group Outreach

Freedom from Hunger is expanding outreach for Saving for Change, a highly replicable savings-led microfinance program integrated with simple, relevant, high-impact training in health, business and money management. In addition, Freedom from Hunger supports other practitioners to add value to their Savings Group programs by integrating education.

EXPANSION AND WHERE IT IS OCCURRING

- Active through the Saving for Change Global Consortium (Burkina Faso, Cambodia, El Salvador, Guatemala, Mali, Niger, Sénégal)
- Active through Freedom from Hunger’s independent Saving for Change expansion (Bénin, Brazil, Burkina Faso, Colombia, Guatemala, Honduras, Mexico, Sénégal, Uruguay)
- Potential new Saving for Change partnerships under feasibility study by Freedom from Hunger (Haiti, Peru, Togo)
- Adding education to other Savings Group programs (Kenya, Tanzania, Uganda)

*Saving for Change* was jointly developed by Freedom from Hunger, Oxfam America and Strømme Foundation.

Outreach Update

Freedom from Hunger has adapted Saving for Change to serve youth as well as adults. As of December 31, 2011, this innovation is reaching 598,974 participants in Africa, Asia and Latin America.

**Saving for Change**: 588,907

**Saving for Change for Youth**: 10,067

Catholic Relief Services to use Freedom from Hunger’s Business Education Module in Savings Groups

In Kenya, Tanzania and Uganda, Catholic Relief Services (CRS) has an approach similar to Saving for Change called “Saving and Internal Lending Communities” (SILC). And soon, members participating in these programs will learn 4 Steps for a Strong Business, an adaptation of one of Freedom from Hunger’s most popular education modules.
The Advantage of Grassroots Replication

_Saving for Change_ is designed to reach scale through the enthusiasm of its participants. Here is how it works: In every Savings Group formed by an NGO animator, a woman is selected as a “replicator” to voluntarily form additional groups on her own. Freedom from Hunger has created special curricula for these women—usually not literate—to form and support new Savings Groups as well as to share important health and business lessons.

This pay-it-forward strategy is working remarkably well. To date, nearly 60 percent of _Saving for Change_ groups in Mali have been formed by replicators.

CRS and its local implementing partners are working with community-based entrepreneurs called Private Service Providers (PSPs) who organized over 300,000 members into Savings Groups in these three countries. Compensated by the members themselves on a modest fee-for-service basis, the PSPs will now offer business education as another highly valued service to participants.

Rather than creating its own business education, CRS turned to Freedom from Hunger, that worked with CRS to adapt its existing modules to fit the local context.

Like all Freedom from Hunger education modules, 4 Steps for a Strong Business can be delivered to participants who have no formal education. The modules use small-group discussion, pictorials and other participatory techniques so that participants learn how to talk to their customers to test a business idea, calculate profit by estimating expenses and earnings, keep their business expenses low and prepare for unexpected events.

Through this win-win approach, the community-based PSPs build sustainable businesses by offering a valuable new service, and the members who receive the education become more equipped to develop and grow their own micro-enterprises.

Current Challenge: Rolling Out Malaria Pictorial Learning Conversations

In West Africa, where _Saving for Change_ is expanding fast, malaria is endemic and exacts a terrible toll on families. Freedom from Hunger’s own research shows that poor families in Bénin and Burkina Faso spend one-third of their income addressing the impacts of malaria.

This is why Freedom from Hunger has prioritized the delivery of malaria education to women participating in _Saving for Change_. We have boiled down our more extensive curriculum to a few key steps in our malaria “Pictorial Learning Conversation” that can be delivered equally well by a trained facilitator or an enthusiastic replicator who in most cases is not able to read or write.

This curriculum package includes a Pictorial Guide to convey the main learning concept, how to prevent malaria, as well as a Facilitator’s Guide and Trainer’s Guide to provide guidance to NGO staff supporting replicators.

We are seeking new partners who understand that preventing malaria and reducing its cost burden is a key factor to reducing poverty in malaria-endemic areas.

If you can provide a lead or access to an independent partner in our efforts to roll out these simple and effective learning conversations to implementing organizations, please contact Laura Fleischer Proaño at lfleischer@freedomfromhunger.org.
Four Steps of a Pictorial Learning Conversation

Step 1: Participants share current understanding.

Step 2: Participants receive new information.

Step 3: Participants ask questions about new information.

Step 4: Participants apply new information.

Partner Profile: USOFORAL

Achieving lasting peace in a conflict-torn region is the dream and the mission of USOFORAL, a Freedom from Hunger Saving for Change partner in Sénégal.

USOFORAL, which means “Let us join hands” in the Diola language, was formed in 1999 as a women’s organization working for peace in the Casamance, a region in the south of the country that has endured 30 years of intermittent armed conflict. Over that period of time, USOFORAL has observed the “feminization of poverty” and, as a result, increased vulnerability among women and children.

The organization is working to ensure that women are recognized as full citizens, autonomous and capable of defending their interests before the warring parties during any negotiations. To that end, USOFORAL began setting up local peace committees in 2003 to develop and document the peace-building experiences of rural women and to support the emergence of strong rural women’s organizations.

To add to the resources available to support its self-help empowerment goals, USOFORAL enthusiastically adopted the Saving for Change approach for its members.

Freedom from Hunger’s funding partners, the New Field Foundation and the Tsadik Fund, played a vital role in helping USOFORAL expand Saving for Change despite the periodic resurgence of conflict. There are now 88 Saving for Change groups in the Casamance, serving 2,148 women. Just under one-half of these groups have been formed by replicators.

“When an idea meets popular support, it becomes action, often for fundamental change: the creative genius of women has taken up Saving for Change to become an effective instrument to fight against poverty, reweave social ties and empower women.”

Madame Seynabou Male Cissé, Coordinator of USOFORAL
USOFORAL Member Profiles

Saving for Change was designed to serve members who are often poorer and live in more rural areas than typical microfinance clients. In Sénégal, USOFORAL is delivering Saving for Change to women who are also survivors of the conflict that has raged in their area for nearly 30 years.

Proud to Provide

Christine is a member of the Saving for Change group, ETAMA, located outside of Ziguinchor. Christine now sells soft drinks and beer from her house. Prior to joining the Savings Group, she had difficulty finding the seed funds to start this small business.

Microfinance institutions do not operate in this war-torn area. As the sole income-earner in the family, Christine is proud that she is able to provide for her household and single-handedly pay the fees to send all of her children to school.

Helping Others Build Futures

Dalanda not only makes the time to run and grow her own businesses, she also manages to participate in her own Savings Group and serve as a replicator for two other groups, helping other women in her village to build financial futures of their own. Dalanda collects oysters and shells for resale. With a loan from her Savings Group, Dalanda purchased a canoe for her business and earns additional income by renting it to others or bartering it for goods. In addition, she has built a store run by her father, in which he sells her products as well as goods from others. By dividing her profits between building her savings with her Savings Group and meeting family needs, she is able to keep the family well-fed and pay all of her children’s school fees.