

A Little Help from My Friends

Village Savings and Loan Associations Help Build Nutrition Resilience in Ghana

By SPRING/Ghana



Photo credit: SPRING/Ghana

Sanatu Fuseini displays her VSLA passbook at a meeting.

“Through the VSLA, solidarity among women in the community has grown, and this is reflected in the show of support for women in the community who are in need.”

--Sanatu Fuseini, a VSLA beneficiary in Gundu community, Tolon district

When Sanatu Fuseini received a loan of 200 Ghanaian cedis (\$50) from her village savings and loan association (VSLA), she was beside herself with joy. Sanatu, a mother of four, had always dreamed of starting a small trading business in her rural community of Gundu in Northern Ghana’s Tolon District, but she lacked the cash to fulfill her dream.

Little did she know that a mother-to-mother support group, established to share good nutrition practices for children under age two, would lead to the break she needed.

One Group Leads to Another

When USAID’s multi-sectoral nutrition project—Strengthening Partnerships, Results, and Innovations in Nutrition Globally (SPRING)—introduced a support group in her community in 2016, Sanatu joined to gain knowledge on providing good nutrition for her children, especially her youngest child, who was just eight months old.

Later that year, SPRING trained the women of Sanatu’s support group to set up a VSLA. VSLAs are community-managed groups that economically empower communities by providing them with a safe place to collectively save a portion of their income, small loans to meet immediate needs, and access to cash required to start small enterprises.

Seeing her opportunity, Sanatu began contributing savings and attending regular VSLA meetings. After six months of contributions, Sanatu was granted a loan. The money enabled Sanatu to start trading biscuits, beverages, detergents, and other household goods. "This has improved our household income, and my husband is very happy about that." The additional income enabled Sanatu to purchase the nutritious and diverse food she learned about in her mother-to-mother support group for her children.

Empowering Women to Contribute to the Family

From the training she has received, Sanatu knows her family benefits from the improved diet made possible by the VSLA loans, but she also sees how the whole community has benefitted from the VSLA. "Through the VSLA, solidarity among women in the community has grown, and it is reflected in the show of support for women in the community who are in need," she said.

"Before the VSLA's introduction," Sanatu added, "women in the community couldn't save money to respond to future challenges because household income levels were low. Now things are better and we can see the change in our standard of living."

Since October 2016, SPRING has introduced VSLAs to 49 existing mother-to-mother support groups in northern Ghana, benefiting 1,353 women. These



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SPRING provides VSLAs with a kit containing supplies, including a locked metal box to safely store the contributions. Opening the lock requires three separate keys held by different members.

groups have a total accumulated savings of 107,342.00 Ghana cedis (or about \$24,410). Building on the positive impact the program has made, groups like Sanatu's have drafted plans to continue the VSLA after the end of SPRING.

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