



Enhancing the Voice, Building the Agency of Young Women Through GSLAs



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The formation of Group Savings and Loans Associations (GSLAs) has been one of the key approaches of Voluntary Service Oversea (VSO) for enhancing the voice and building the agency of women. These GSLAs exist at different levels across the various livelihood programs in VSO. GSLAs consist of self-managed groups of 15-25 individuals from within a community who meet regularly to save money, access small loans, and obtain emergency funds. These groups empower their members to make decisions regarding fund management and group operations. The main features of the GSLA model include savings, loan provisions, livestock and agroecology development, and organizing food market supply chains, among others.

A study conducted this year (of which this paper is an extract) on VSO projects in Bangladesh, Kenya, and Uganda, investigated the changes in the lives of the primary actors, women in particular as a result of participating in GSLAs. The evidence gathered demonstrates that GSLAs, with gradual investments in capacity building, linkages with duty bearers, and supportive guidance, are a powerful tool for community empowerment. VSO's approach to mobilizing, creating awareness, building financial literacy, and fostering knowledge on rights and entitlements has had a significant impact on the primary actors involved in the project. Some of the key findings include:

Improved knowledge. In the initial stage of group formation, participants undergo training on group management and are equipped with financial literacy skills. This has resulted in improved knowledge and practice in handling money, as reported by the majority of youth and women. They have learned to save, plan their businesses, and access low-interest loans within the group.

Enhanced voice. GSLAs have empowered participants to seek access to services from both public and private sectors. The groups serve as platforms for negotiation and interaction, boosting the confidence of youth and women in dealing with service providers independently. This newfound confidence has led to increased awareness and the ability to demand services and participate in community matters. Youth have become voices for their communities, advocating for their needs and engaging with local and central government entities.

Improved well-being through control of income and resources. As GSLAs mature and progress, the positive impact on youth and women becomes more pronounced. The groups enable members to meet their basic needs, provide for their families, and improve their overall well-being. Financial stability allows them to afford balanced diets, education for their children, and healthcare expenses. The acquisition of assets, such as vehicles, land, and livestock, further enhances their economic independence and control over resources. With increased financial autonomy, women have reduced their dependency on their spouses, leading to greater empowerment and improved household decision-making. GSLAs have not only improved the income of participants but have also instilled resilient thinking and business acumen in women cooperatives.

Built agency. Importantly, GSLAs have fostered agency and leadership among youth and women. They have gained the confidence to question those in power and engage in dialogue concerning their rights and entitlements. Through collective action, they have become trusted voices in their communities, addressing not only their own concerns but also advocating for others. The registration of GSLAs with the government social welfare department further solidifies their legitimacy and recognition.

From VSO's experience, GSLAs can play a crucial role in empowering youth and women by providing them with the necessary tools and resources to improve their livelihoods. By fostering financial literacy, confidence, and collective action, GSLAs contribute to the building of agency and



the realization of their full potential. Below are a few ideas to further advance GSLAs as a transformative force in achieving sustainable economic growth and social empowerment for youth and women.

Expanding outreach to public and private service providers can create new opportunities for youth to establish strong market linkages. Coordination and collaboration at all levels, including the establishment of an umbrella body and framework for harmonized support, can further enhance youth empowerment and entrepreneurship. Building resilience at the village level through risk assessment and action planning training is also recommended.

Similarly, it is crucial to strengthen inclusion of people with disability (PWDs) by promoting their leadership and providing sign language trainers during workshops. Additionally, capacity building should enable group members to actively engage with the government and participate in policy-making decisions.

Finally, the successful model should be expanded to reach more vulnerable women and youth in other areas. Linkages with market actors and research organizations should be further developed to enhance production, profitability, and access to updated technologies.

(This short paper is an extract of a global study on GSLAs conducted by Ashish Srivastava of VSO with data drawn from projects in Bangladesh, Kenya, and Uganda.)

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