



VfD Evidence in GSIA outcomes in VSO Programmes 2022-23

- A Global Synthesis



Acknowledgement

This study has been led by Ashish Srivastava, Evaluation and Learning Specialist of VSO. We acknowledge the support provided by respective country teams of VSO, research volunteers and communities in gathering the field data, engaging in focus group discussions, and providing analytical insights.

The report has been prepared with support from the UKaid funded ACTIVE Programme. It covers various livelihood projects implemented in Kenya, Uganda, and Bangladesh.

Disclaimer

Views expressed in this report do not necessarily reflect UK Government's official policies or that of other donors.

Introduction

GSLA is a low-cost financial service founded on the principle of fund pooling designed to serve the very poor whose income is irregular and high risk to microfinance institutions. GSLAs provide affordable credit for borrowers and return on their savings that typically exceed those that any formal institution could provide. One of the revolutionary aspects of GSLAs is that they are member driven, i.e. the money saved and earned is entirely from members. If properly implemented, GSLAs create a safe space for members to save their money, access loans, receive support during personal emergencies and build their social support network.

Historically, all major livelihoods programs have had GLSA as an approach to building voice and agency amongst primary actors. In one or the other form these groups have been instrumental in setting up the scene for enterprise development projects for both women and youth.

A learning study on determining the learning on how GSLAs contribute to building agency and voice of primary actors and thereby achieving resilient livelihood outcomes was conducted. The study was conducted in Bangladesh, Kenya and Uganda where the Resilient Livelihoods Practice Area has designed and delivered GSLA in projects.

Objectives:

The case study was conducted to document how GSLAs have been used in Resilient Livelihood programs, understand its value and role in laying a strong foundation success and sustainability in 3 countries in Kenya, Uganda, and Bangladesh. This study was aimed at determining how outcomes are being achieved and for whom. The study will also gather learning of major challenges faced and recommendations from the primary actors and stakeholders.

The specific objectives of the study were:

- To assess GSLA as an approach for building voice and agency of primary actors; its significance in VSO livelihood programs.
- To develop an organizational understanding of different operational approaches followed to arrive at elements of 'a model' implementation approach that can be advocated for replication
- To identify the key challenges faced by the primary actors and recommendations for course correction

Learning Questions

The key focus of the case study was to assess learning based on the evidencing logic while determining the key processes, results, and challenges of the GSLA approach in VSO livelihood programs.

The key learning questions were:

1. How does the GSLA approach to foundation building contribute to developing voice and agency amongst primary actors in livelihood programs?

2. How can GSLA model be described?
 - a. What are its main features?
 - b. What services does it provide?
 - c. What gaps exist in the model? What can be done to address those gaps?
 - d. What support and services does VSO provide to GSLA? What more is required?
3. What were the key operational elements of each of these approaches and how they relate to VfD pathways and primary actor centric engagement of VSO?

To explore the learning around VfD pathways the following guiding questions would be used:

VfD Pathways	Learning questions
Social Inclusion & Gender	<i>Who are involved and engaged in GSLA process? What is the strategy to include mainstream inclusion particularly women and PWDs?</i>
Social Accountability	<i>How agency of primary actors sought to be built to engage with duty bearers to establish accountability in the context of fragility and conflict?</i>
Resilience	<i>How has the approach sought to build resilience among primary actors as well as institutional structures that intend to deliver services (especially in the context of fragility and conflict)</i> <i>What tools and methods are adopted to identify aspects of fragility and how to address them? Strategic steps taken and the results there of.</i>
Engagement Partnership & Leadership	<i>How the project envisaged engagement and leadership of primary actors? Any particular focus on specific groups? if so, what have been the efforts to build leadership and what have been the results?</i>
Volunteering	<i>What combination of volunteers (community +national + international?) were used to deliver the outcomes. What are the strengths, weaknesses and challenges, lessons learnt.</i> <i>What is the contribution of the volunteers to observed and emerging outcomes?</i>
Safeguarding	<i>How did the approach address abuse, discrimination, neglect amongst the primary actors within the group?</i>
Policy & Advocacy	<i>Were there any efforts to influence policy change in support marginalized groups through this project?</i>

Methodology

As mentioned above, GSLAs / VSLAs have traditionally been used widely across livelihoods programs worldwide. In VSO, this has been one of the key approaches since the organization has focused on building voice and agency of the primary actors. These GSLAs exist at different levels across the various livelihood programs in VSO. The study explored the changes in the lives of the primary actors, women in particular as a result of participating in GSLAs. We studied the GSLAs in three different contexts:

- a) Stage 1 – (Newly found) these have been in existence for 0-2 years. These groups were selected from Uganda.
- b) Stage 2 – (Mid-level) these have been functional between 3-5 years. These groups were selected from Kenya.
- c) Stage 3 – (Peak level) these have been around for 10 years. These groups were selected from Bangladesh.

The study was based on the review of project documents as well as primary data collected from various respondents in identified countries. Selection of countries was undertaken in consultation with the practice area team. VSO evidence principles were followed while designing the methodology of the study.

Information was gathered from the primary actors and implementers on various parameters using participatory tools. The study was broadly qualitative in nature and based on primary actor's perceptions, their experiences, and recommendations. FGDs and KIs formed the core of data collection tools and were complimented by other participatory methods like ranking and scoring, battery tool and participatory mapping.

Data quality and objectivity of opinions has been maintained through following a uniform protocol for data collection across locations as well as use of experienced field researchers. By focusing on quality and interacting with few but diverse stakeholders, rigor and integrity of data collection will be maintained.

Sampling Framework: Where possible, the study selected respondents across the primary actor categories; youth, women, men, people with disabilities and any other groups. There was also representation of the various age groups that VSO reports against and which are relevant to the assessment. All key actors and stakeholders targeted by the intervention were engaged in the exercise including volunteers, partners, and project staff.

Details of the sample interviewed:

Country	FGD with primary actor groups	KIIs with stakeholders	KIIs with partners	FGDs / KIIs with volunteers
Bangladesh	3	3	2	2
Kenya	4	2	2	1
Uganda	3	1	1	1
Total	10	6	5	4

Findings

VSO's GSLA Model:

GSLAs are widely recognized as an effective approach to building voice and agency among primary actors in livelihood programs, particularly in the context of enterprise development projects for women and youth. Historically, all major livelihoods programs have had GLSA as an approach to building voice and agency amongst primary actors. In one or the other form these groups have been instrumental in setting up the scene for enterprise development projects for both women and youth.

VSO's approach to GSLA is based on developing voice and agency amongst primary actors in livelihood programs by providing a cooperative and collective mechanism for savings, loan provision, building human and social capital, thereby strengthening their livelihoods.

These groups are usually a self-managed group of 15-25 individual members from within a community who meet regularly to save their money in a safe space, access small loans and obtain emergency funds. The group members are responsible for managing their own funds and making decisions about how the group operates.

The main features of the GSLA model include weekly and monthly savings, solidate group base savings, loan providing mechanism, interest and return policy, livestock and agroecology development, climate-friendly food and livestock production, manufacturing fertilizer and pesticides, organizing food market supply chain, and sustainable economic growth.

The services provided by the GSLA model include saving service, loan service, agro seed support, training support, collective irrigation support, and market support. However, there are some gaps in the model, such as the salinity of water affecting food production, the need for an increased loan scheme, and water nutrition problems. To address these gaps, a water treatment plan, 10K increase in loan scheme, and collective irrigation system can be implemented.

Factors that make GSLA inclusive are a cooperative approach in rural marginalized communities, knowledge development on financial saving and earnings, livelihood development with own savings, targeting marginalized community development (especially women), collaboration and communication hub of stakeholders and service providers, and volunteer group for collaboration and safeguarding. However, the GSLAs need to be more inclusive in terms of PWDs.

GSLAs facilitate social services such as social inclusion for marginalized individuals due to financial solvency, no harm policy, understanding of social responsibility, early childhood hygiene training, awareness against early marriage, equality and no discrimination among members and society due to insolvency.

Key changes observed:

As mentioned above, the learning exercise studies three levels of GSLAs. The chart below summarizes the changes observed as the groups mature and progress. There is an upward movement towards gradual development of primary actor capabilities, leading to increased well-being.

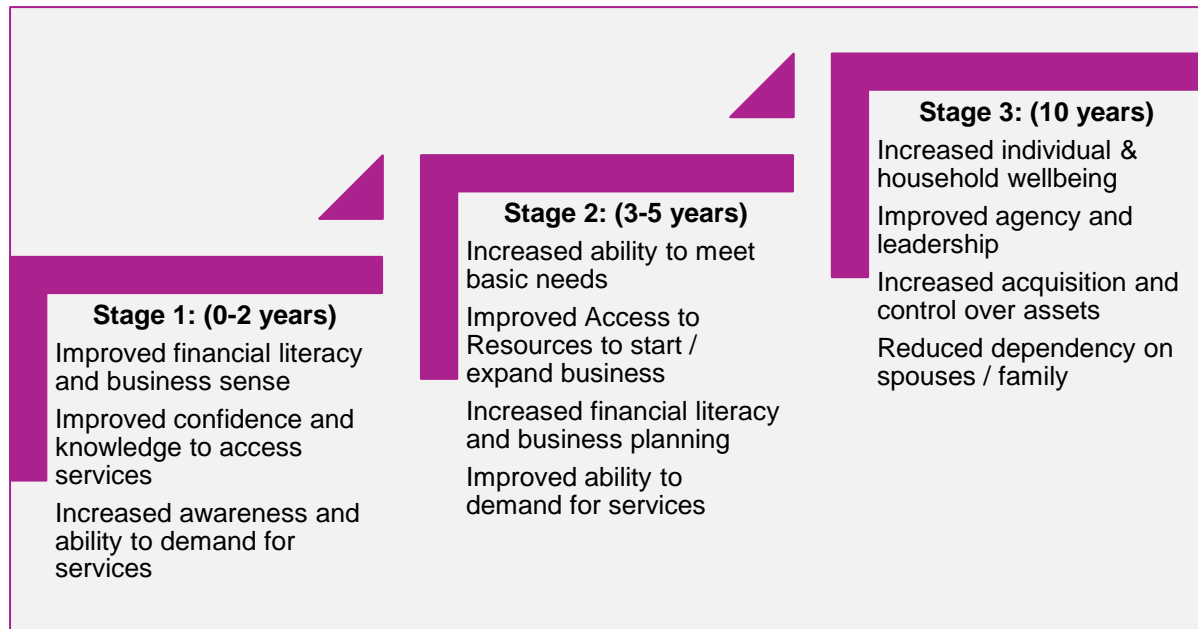


Figure 1: Progression of GSLAs

In the first stage, i.e., the initial stage, VSO conducts a need assessment to identify and select the primary actors based on vulnerability, for mobilizing into groups. These primary actors across the three countries were young women, single women, youth and PWDs. These primary actors are then made aware and trained on group formation and management. Through a democratic process, the group chooses their president, vice-president, treasurer, and secretary.

The group formation is the preliminary step. Once formed, the groups are taken through various livelihood trainings as designed in collaboration with partners and local stakeholders. These trainings help the primary actors in choosing the right livelihood and the groups once functional provide the initial capital to start the enterprise. The groups then go through various capacity building interventions on group management, stakeholder coordination, financial literacy along with on VFD core approaches of inclusion, accountability, resilience and safeguarding. The groups are supported by volunteers in every phase of the program.

Through a series of open-ended discussions on how forming into groups have made a difference in their capabilities to attain livelihood opportunities, the following analysis was derived.

For stage 1 – Newly formed groups from the **YEEDE** (Youth Empowerment, Entrepreneurship and Decent Employment) project in Uganda were studied. The changes reported by the primary actors are analysed and articulated below:

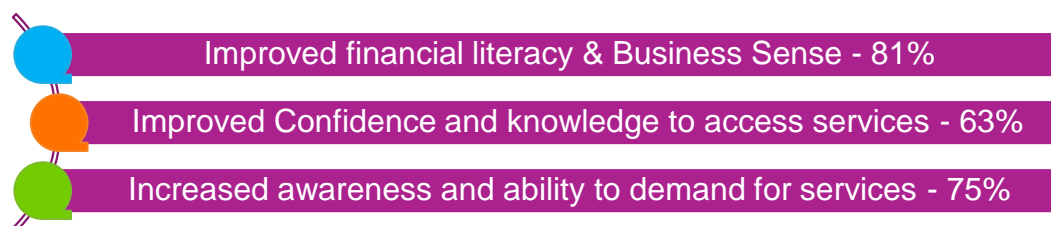


Figure 2: Stage 1 group results

Improved financial literacy and business sense: Discussions with the study participants revealed that by joining the GSLAs, the youth specially the women improved their knowledge and practice in handling money. This has been the result of the financial literacy training the groups have gone through. These trainings have also led to observed changes in the way youth understood finance issues. **13/16 (81.25%)** of the youth interviewed reported that their capacity to handle money has improved.

The FGD participants also mention there is an increase in how they have inculcated the habit of savings and planning their business. The support from the groups in terms of savings and access to low interest loans have amplified this and as a result 6/10 of the respondents mentioned being able to grow their business. One of the respondents mentioned:

“I took a loan from the group and let me start from here I will develop slowly and I took the fridge and purchased a blender and some chairs. I make my juice, I got connections, I got friends, so I make money.

- A female entrepreneur from YEEDE GSLA (UGANDA)

Improved confidence and knowledge to access services: The respondents mentioned that the groups have provided a platform to seek access to both public and private sector services and facilitated exposure to service providers. **10/16 (62.5%)** respondents mentioned that there is an increase in their confidence to seek relevant services and carry out negotiations on their own. These changes were attributed to the trainings and workshops that improved and exposed the youth to different people and enabled them to interact. During the FGDs, several youths confirmed that.

“For me capacity building has given me self-confidence. In most times people may think that you can speak but sometimes you just must be confident, but time has come when I have gained that self-confidence because I been getting an opportunity to speak in public.”

- Respondents from YEEDE GSLA (UGANDA)

Increased awareness and ability to demand for services: **75% (12/16)** of the respondents mentioned that there is an increased participation amongst the VSLA members in the communities for the matters that affect them because of collective discussion and action. The respondents mentioned working with different stakeholders

including the local and central government, through capacity building and empowerment programs enlightened them about the different government programs and empowered them to seek for services without fear. Besides, youth have become a voice for others within the community as they are now able to represent other youth and demand for services on behalf of the community. One key informant confirmed the youth involvement as follows.

“I think and know, ever since they brought the hands-on project in the small timeframe. There is some change, the youths have learnt how to be self-confident in the community and know the youth are very important in the community of course their lives have changed. During the identification, those ones maybe I managed to identify have changed their lives especially those youths who are in very bad situation. Because the program was targeting those in and situations were looked at so much.”

- Community Development Officer from Kampala

For Stage 2 – Groups formed 3-5 years ago from the VFD livelihoods project in Siaya county in Kenya. The changes reported by the primary actors are analysed and articulated below:

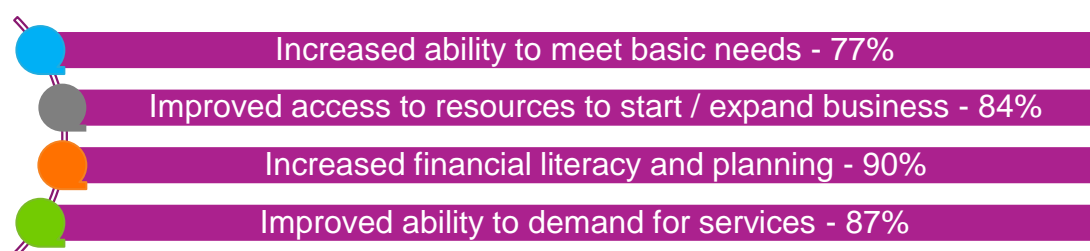


Figure 3: Stage 2 group results

Increased ability to meet basic needs: The GSLA members interviewed mention now being able to take care of the basic needs of the families in terms of being able to provide balance diets, paying school fees, and taking care of health of the family members. During the FGDs, **24/31 (77%)** of the women members mentioned that because of their becoming financially stable, there has been a peaceful environment within their houses as now there is food on table and money to buy medicines.

“Through GSLA I manage to stand in for the family medical bills, pay school fees as well as support meals in the house. It has contributed to empowerment aspect in that we can now afford to purchase balanced diet, and purchase food to the entire family.”

- A young woman entrepreneur of the Arise & Shine group, Siaya county.

Improved Access to Resources to start / expand business: The group members mentioned that being a part of the groups have enabled them to seek loans and services as and when required for their businesses. Further they also mentioned that earlier they were largely dependent on the banks and/or used to borrow money from moneylenders and had to pay high interest rates on the borrowed amounts. As a result of saving in the groups, there is a pot which has been collected by them and

during their weekly meetings they propose their needs within the group and collectively take a decision. **26/31 (84%)** of the group members mentioned that the groups have been the lifeline for their businesses as they can borrow loans with minor interest rates within the group.

“My Chama (group) enabled me to expand my sukumawiki (Kale leaves) growing venture, I now sell in large volume and now I have increased my sales. I can now cater for small family expenses from the proceeds, and access loans to fund my business.”

- A woman entrepreneur from Alego Young Turks group, Siaya county.

Increased financial literacy and business planning: Discussions with the study participants revealed that by joining the GSLAs, women improved their knowledge and practice in handling money. **28/31 (90%)** of the women interviewed reported that their capacity to handle money has improved. The GSLA members of the Young Turks group mention that they are now better equipped in determining how to run their business, how to use the loan money in a planned way so it can be returned in time. One of the other major changes reported by the groups is the increase in the ability to negotiate; both with the suppliers and the customers/ wholesalers in agreeing upon a fair price for their commodities.

“I gained skills in farming and have linkages on how to get money and do table banking. I’m also empowered on how to do sufficient pricing as far as the price of fish is concerned and with the appropriate changes.”

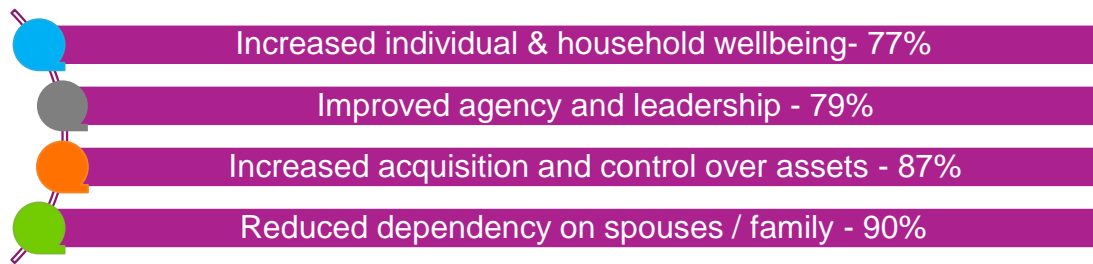
- A young fish entrepreneur of the Alego Young Turks group.

Improved ability to demand for services: **87% (27/31)** of the respondents mentioned that there is an increased participation amongst the GSLA members in the communities for the matters that affect them because of collective discussion and action. The engagement processes also enabled women to engage and advance their issues and those of persons with disability by engaging leaders at sub-county levels. The women from the groups mention putting to use the trainings received by VSO in accessing resources for engaging with service providers.

“We now know about fund available in the county government and we have been rallying groups around the beach to apply and get better beach management services. So far, we have received KSH 100,000 youth fund. We have advocated for provision of beach toilet, lighting, and security at baraza meetings.

- Members of the Alego Young Turks group

For Stage 3 – Groups formed about 8-10 years ago from various livelihoods project in Shyamnagar district in Bangladesh. The changes reported by the primary actors are analysed and articulated below:



Increased individual & household wellbeing: The increase in income has led to several changes in the well-being of the women and their families. As mentioned by **24/31 (77.42%)** of the women in the FGDs, they are now able to procure assets, afford higher education for their children, improve quality of their houses, and pay for their healthcare.

“I don’t have a husband it’s been 12 years since he died, I did not know what to do. I worked as a labourer and had joined the club (group) with little savings. After joining the group, I am self-reliant without anyone supporting me. If the group didn’t help me, I would live in a slum. My life has completely changed.

- A woman entrepreneur from Jowakhali club

This is further validated by the partner NGO. Nakshikantha director Mrs. Banerjee mentions that there is a significant change in the condition of the women. Earlier, most of the group members used to work as labourers in someone else’s fields, ponds, and markets. Their children didn’t go to schools, they couldn’t eat three times a day. This has completely changed now.

Improved agency and leadership: The confidence in the women has grown along with their income and savings. As a result, **26/31 (83.87%)** women members of the groups are now confident in questioning those in power regarding issues concerning them and their community. The FGD respondents mention this has become possible because of the volunteers and capacity building organized by VSO. The volunteers helped them understand how to approach the duty bearers with their concerns and their rights and entitlements.

These increased interactions and dialogues have built trust for the groups in the villages. The villagers now approach the group members with their issues that are not resolved. This was further validated by the Agricultural Officer as they mention that the groups approach them with issues that are for their villages and not just for their members.

“Shefali apa needed help with her son’s school, we went to the Union Parishad Officer (Sub-town office) and requested her to come. The government officers only come when they want to and never for individual problems, but they know us, know the work we do. This was for the first time a Union Parishad Officer came on the request of villagers in our area. We made her come to our village.”

- Members of the Jawakhali youth club

Increased acquisition and control over assets: The women in the groups mentioned that they have procured assets such as vehicles, land, livestock, etc., because of their savings and income. During the FGD, **28/31 (90.32%)** respondents shared they took loans from the groups to collect the required money to acquire the assets. These acquisitions are used to support them to grow their businesses as reported by the groups.

This is further validated by the volunteers from the youth club as they mention that the women have now understood the value of savings and along with taking care of their household expenditure, they also are procuring livestock and leasing land.

“With the loan money I first started goat rearing, I did good with that they took pictures of my goats. I sold the goats and repaid the loans. Then I took another loan and bought a van side by side with my goats and started cultivating vegetables by selling the vegetables I repaid that loan, now I can lease some more land and make more vegetables and make profit.”

- A woman entrepreneur from the DEOL women’s club

Reduced dependency on spouses / family: The Partner NGO mentions that the women in the project area had many restrictions in joining the village, primarily from their husbands. Also, despite working as agricultural labour along with their husbands, they were never given importance in the family. This has changed in the last 10 years due to the GSLAs. The women have earned, saved, and acquired household assets which has made them earn respect in their families.

“I took 7000 taka¹ loan at first and bought 3 goats with it. I expanded that business and I have a 10 katha pond, I cultivate fish there. I have bought my husband a motor van for 30,000 taka. I am fish farming, and I also bought a cow with loans. My family is now financially stable.”

- A woman from the Sankerkati women’s club

¹ 1 Bangladeshi Taka = 0.0076 GBP / 0.0093 USD

Learning on VfD methodology – integration, pathways, and relational volunteering

The essence of VfD in programming means improving the quality of life of the primary actors through the contribution of pathways, relational volunteering and a people centred approach thereby building their voice and agency.

The study carried out a battery assessment to determine how the VfD methodology has contributed to the major outcomes for the GSLAs. The battery tool is a participatory exercise used to assess the difference between the current and pre-intervention levels of capabilities.

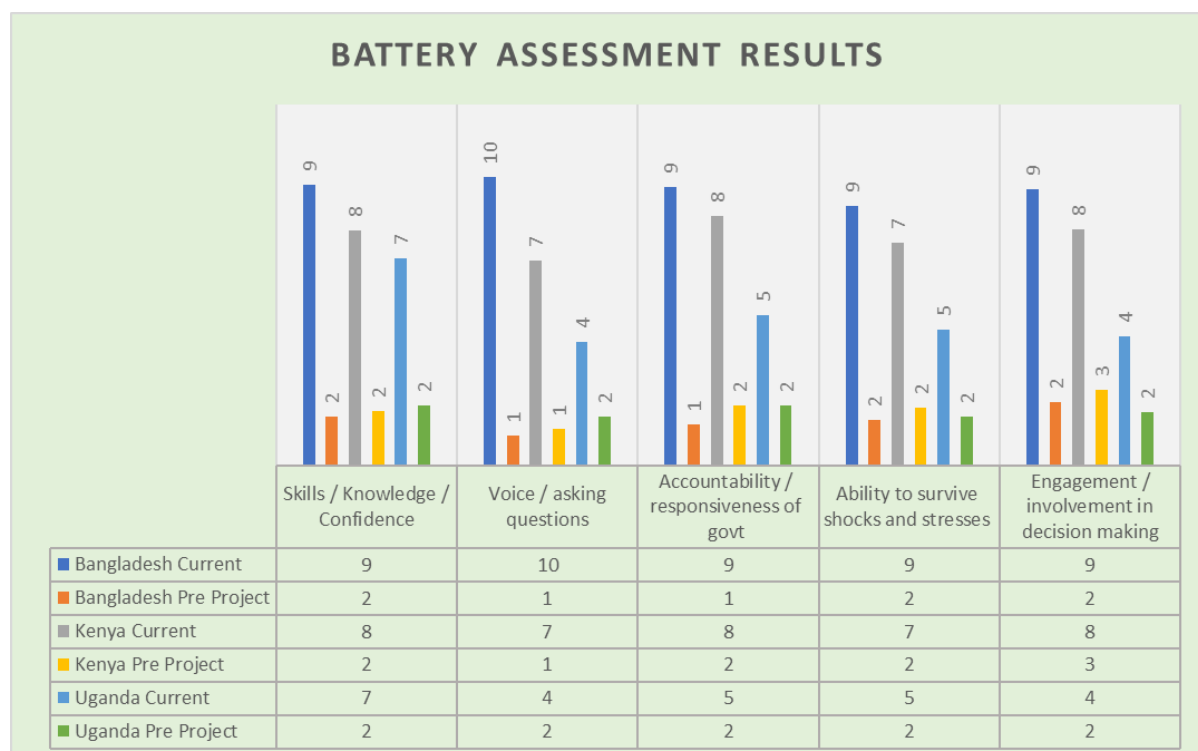


Figure 4: Battery Assessment for measuring VfD

The scoring is derived on an average from all the ratings received from the three countries. The highest responses received were in Stage 3 and lowest were in Stage 1. This is an indication of the gradual increase as the groups mature and progress.

Skills / Knowledge / Confidence (Increase by 78%): The respondents were asked to rate the difference in their current levels of skills and confidence as compared to before they joined the GSLA. An average of 8.01/10 as the current score against 1.8/10 as the previous, were given by the respondents. The members of the GSLAs mention that they have increased knowledge and confidence to save money and run their livelihoods by themselves.

Voice / Asking questions (Increase by 81%): In terms of change in their ability to demand their rights and access with both public and private service providers, the respondents rated 6.83/10 current against 1.2/10 previous. The respondents mentioned that they are now more confident in approaching and seeking solutions

from the service providers including the government. While there are still some gaps in terms of reaching out to those in higher positions, the women are more confident.

Accountability/ responsiveness of government (Increase by 76%): In terms of the change in the response from government authorities because of their collective action and developing relationships, the respondents rated 7.52/10 as the current score against 1.79/10 as the previous. The groups mention that the authorities at the village, sub-county and county level treat them better, and have become more responsive because of increased engagement.

Ability to survive shocks and stresses (Increase by 76%): in terms of having the ability to cope with shocks and stresses the respondents rated 6.84/10 as the current score against 1.67/10 as the previous. The respondents mention having the groups as a safety net for reaching out during difficulties, also the trainings received through the project is preparing them towards becoming resilient.

Engagement / involvement in decision making (Increase by 77%): In terms of being equally engaged both within the group, community and families for the decision-making processes, the respondents rated 7.12/10 as the current score against 2.12/10 as the previous. The respondents mentioned that because of their starting their livelihoods, there is an increase in social recognition and appreciation within both their families and communities.

Evidence on VfD pathways of Social Inclusion & Gender, Resilience, and Social Accountability.

The study explored how the GSLAs have integrated the VfD pathways in their design and practice.

Social Inclusion & Gender: In addition to VSO's primary actor selection focus of working with vulnerable women wherever possible, the GSLAs have been formed with a policy of having women in leadership positions as well. The capacity building activities of the project have ingrained inclusion in the approach through which the existing group members reach out to the PWDs and encourage them to take part in the group meeting and become members.

VSO slowly built trust by inviting local elite people to learn about the project activities, engaged local youth and liaising with Govt. officers. Volunteers worked with the community to build relationships and trust, which helped increase the confidence of women to get involved in the group activities.

"We have people with disabilities as group members and at times we reach out to them at home and encourage them to join our group. We persuade them to join."

- Members of the Victoria young ladies group

There is a focus on involving PWDs, however, this is low currently. There are no more than 1-2 members with disability in any groups. The women mention that earlier they used to only sympathise with PWDs and not consider engaging with them for group work. This perception has changed completely due to the trainings on inclusion and working with volunteers.

Resilience: The women groups have expressed that there have been some quality interventions which shall continue for a long time. They feel more confident and prepared to cope up with climatic shocks. This has established new pathways for the community towards income generation and sustainable livelihoods. Also, with the group's savings pot, they have access to an emergency fund which is their primary safety net during emergencies.

"Drought in the past has interfered with our garden farming. The group balance with fish farming and vegetable farming, because the group supported us with the required loan."

- Members of the Victoria Young Ladies group

As per the respondents in the FGD, the groups are now better prepared to face the various shocks and stresses experienced by them. The trainings from the project have helped in building the resilience amongst the group members. Many women members of the groups reported that VSO prepared them to manage and remain firm during and after difficult and hard situations. The women mention that over the years they been engaged in many resilience planning and preparedness trainings

organized by the government as well as VSO. These have been very useful in planning for the emergencies.

The government stakeholders in Bangladesh felt that the women are benefiting from the groups and loans and several trainings on income generation activities which shall motivate them to continue the project interventions for a long time.

Social Accountability: The GSLAs have established themselves as a platform for discussing issues concerning the entire village. Primary actors, women in particular, have gained confidence to discuss, understand their rights and to raise their voice in different platforms including meetings with the government. The volunteers have added value in mobilizing the youth and women in realizing their rights and voicing it to the relevant authorities. This has helped the women in addressing inequalities as well as discrimination at a personal level as well.

“I have confidence to approach the office of the chief and that of the MCA and acquire services from the social office as well.”

- Members of the Arise & Shine group

The volunteers have played a significant role in bridging the gap between the right holders and the duty bearers in terms of building capacity at both levels. There is still a long way to go but the group members mention that there is a huge change in the behaviour and attitude of the authorities.

Moreover, the government officers also feel there has been considerable increase in farmers seeking support for their livelihood related activities which shall be sustainable in the future.

Evidence on Relational Volunteering

The group members mention NVs and IVs provided technical consultation to beneficiaries in implementing their livelihood options, facilitated training, assisted in saving group formation/constitution development and handholding support. They said that regular communication and consultation went well, and they are appreciative of the role of volunteers during their placement. However, the placements should have been for longer durations.

The respondents in the FGDs mentioned that it the volunteers (both community and IVs) created helped creating a comfortable and cohesive working environment for the GSLAs. While they expected the volunteers, especially the international ones to come and boss around or maintain distance, the volunteers socialized and became a part of the groups which helped in creating an enabling environment for the groups.

“I thought because they have introduced them to us as volunteers, they will just sit there like bosses, but they would associate with us even if it was in playing without discriminating us.”

Many participants felt that the work carried out by the volunteers has led to better access to local services as people are now better informed about what services are available and relationships between government stakeholders and the community has improved.

Conclusion

From the evidence it appears that with gradual investments in capacity building of the primary actors, developing linkages with duty bearers, and handholding support GSLAs tend to be an effective tool in community empowerment. As evident from the discussions with primary actors at all three stages of groups, VSO has invested in mobilizing, created awareness on savings and loans, built capacity on financial literacy and business planning, and helped build knowledge on rights, entitlements and how to approach duty bearers.

The GSLAs has had a significant impact in the lives of the primary actors. The project has not only improved their income but has induced resilient thinking and business sense in the women of the cooperatives. The focus group discussions with the women reveals that they have been dependent on husband for buying their necessary things since a long time. Most of the time they used to ask for money from their husband. But now they don't have to do that. They are now self-dependent. From the FGD sessions, most of the participants mentioned that they want to continue their existing activities in future as it is. The GSLAs are now registered with government social welfare department.

A more significant achievement of the groups is the increase in peace and harmony within the families as reported by several women. The women are now more empowered by having money to take care of household expenditures and thus have reduced their dependency on their spouses.

The partner NGOs mention that they have been working in the project villages since long and often struggle to find right programs which can be delivered in an approach that is within the capabilities of the community. The GSLA approach has provided such an opportunity which enables the community to build their capacities on and lead their self-development. There are other projects in the same villages, but none of them are as intensively focused on income generation and leadership development of marginalized communities such as women, people belonging to religious and ethnic minorities.

Way forward

For Stage 3 GSLAs:

- As per the partner NGO in Bangladesh, the GSLA model has been very successful, and this provides an opportunity to expand and reach out to more vulnerable women and youth in other unions.
- Primary actors in Bangladesh were happy with linkages and support from market actors. They requested to continue communication with market actors. Develop linkages with research organization for updated high yielding varieties for saline prone areas and it is for more production and profit.

For Stage 2 GSLAs:

- The focus on PWDs need to be further strengthened as currently though there is an inclusion of PWDs, they are not seen in leadership positions. Also, one of the PWD respondents mentioned the need of a sign language trainer during the workshops.
- As per the partner NGO Ebenezer in Kenya, there is a need to further build the capacity of the group members in how they can play a more active role in engaging with the government and participate in policy making decisions.

For Stage 1 GSLAs:

- The project needs to reach out to more public and private service providers to bring in new opportunities for the youth to develop strong market linkages
- The project would benefit from fostering coordination and collaboration at all levels by allocating resources and forming an umbrella body and framework for complementarity and harmonised support of youth empowerment and entrepreneurship.
- In terms of building resilience at village level, the groups would benefit from the risk assessment and action planning training being provided by VSO in the ACTIVE projects.

