

# CAREGIVER VILLAGE SAVINGS AND LOAN ASSOCIATIONS (VSLAs)

Caregiver Village Savings and Loan Associations (VSLAs) are part of the Bantwana Initiative of World Education, Inc. (WEI/Bantwana’s school-related gender-based violence (SRGBV) prevention initiatives in Malawi, implemented through EngenderHealth’s Essential GBV Services and Prevention Project and funded by the US Department of State Secretariat for Global Women’s Initiatives. In collaboration with the Government of Malawi, WEI/Bantwana reduces SRGBV at the individual, school, and family level through a range of evidence based interventions that equip secondary schools students, teachers and school support structures with the knowledge, skills, and attitudes to combat SRGBV. VLSAs intervene at the family level to strengthen caregivers’ capacity and commitment to prevent and respond to GBV.

VSLAs help to address the economic drivers of GBV while building financial literacy and small business skills and strengthening social support systems. WEI/Bantwana also uses VSLA+ as platforms to further layer positive parenting training for caregivers that covers topics such as communicating with adolescents about sexual and reproductive health, relationships, HIV, and violence prevention.

## WHAT IS A VSLA?

VSLAs are self-selected groups of community members who meet weekly to collect savings contributions and issue micro-loans. Trained Economic Empowerment Volunteers facilitate the weekly sessions and support members to set and work towards achievable goals. Regular participation in VSLAs helps caregivers to address the economic drivers of GBV by encouraging savings, building financial literacy, and developing business planning skills. WEI/Bantwana also layers positive parenting training on the VSLA platform through VSLA+.

## KEY ACHIEVEMENTS

**6,046**

(5,065F; 981M)  
caregivers **actively saving funds weekly**

**100%**

of caregivers engaged in **positive parenting sessions using the Go-Families Manual**



KEY ELEMENTS OF SUCCESS

VSLAs strengthen the financial literacy skills that are linked to achieving goals and ensuring livelihoods. Caregivers reported that basic skills like budgeting, managing debts, negotiating, and basic market analysis were important benefits of WEI/Bantwana’s package. The VSLAs also create a platform where caregivers can discuss topical issues on parenting and report cases of GBV to community volunteers, who are linked to case management systems and can provide referrals to services.

WHAT WE HEARD

Established economic equity

“In the past, I always relied on my husband to support our children and myself. Now that we plan together, he respects me more. I support our two children with school fees. They both go to Muhasuwa CDSS.” - VSLA Caregiver

Improved savings discipline and business expansion

“Through the VSLA, I borrowed money and started my own small business. The business is the one that is supporting my family. Prior to this project, I had failed to raise the capital needed to start the business. I breed and sell chickens within the community.” - VSLA Caregiver

