Fair Labor

FLA Member/Affiliate Update

ofi ended its membership as an FLA Participating Company in January 2026. The company's reports can still be found at Fairlabor.org

Assessing the Impact of ofi's Village Savings and Loan Association Programs on its Cocoa Supply Chain in Côte d'Ivoire

January 2024
Social Impact Assessment

ABOUT THE FAIR LABOR ASSOCIATION

The Fair Labor Association (FLA) promotes human rights at work. We are an international network of companies, universities, and civil society organizations collaborating to ensure that millions of people working in the world's factories and farms are paid fairly and protected from risks to their health, safety, and well-being.

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1. Executive Summary

As part of its activities to assess and monitor labor standards and worker welfare for its members, the Fair Labor Association (FLA) conducted a social impact assessment on the Village Savings and Loan Associations (VSLA) programs of Olam Food Ingredients (ofi) and its partners in its Côte d'Ivoire cocoa supply chain. Six VSLAs in three communities of three cocoa-supplying cooperatives were evaluated based on economic empowerment of the beneficiaries, the gender relations, and the reduction of child labor in the households of the beneficiaries. The data collected from the members of the VSLAs highlighted the functioning of the program and its impact on the beneficiaries and their households.

In the absence of a baseline study and key performance indicators, a complementary survey of women not enrolled in the programs was used as a counterfactual to evaluate the program's impact and changes in beneficiaries' socioeconomic situations. Data was collected from October 30 to November 16, 2022. A total of 219 individuals participated in the assessment interviews and questionnaire.

Photo 1: Members of VSLA 2 (Eyo Enian) in Huafla, Sinfra

1.1 Key Assessment Findings

i. Social Changes

i. *Education*

Fifty-seven percent of interviewees, including members and non-members, reported using their income for children's education. The rate is higher among VSLA members (more than 60%) than non-members (42%). Overall, 68% of VSLA members and 58% of non-members contribute alone or with their spouses to the education of their children. This includes 24% of VSLA members who contribute alone and 44% who contribute with their spouses. For non-members, 13% contribute alone, while 45% contribute with their spouses.

The data indicate that VSLAs have a positive impact on children's education.

ii. Child labor reduction

After interviews with the educational community, cooperative leaders, and program participants and partners, the assessors were unable to establish a direct link between VSLAs and child labor reduction. However, the assessment team noted that 68% of VSLA members contribute financially to the education of their children while 58% of non-members participate. According to educational authorities, school enrollment is around 90% in the communities visited. In the households surveyed, the enrollment rate is 89% for VSLA members and 79% for non-members.

The contributions of VSLA members and the high school enrollment rate in VSLA households can be a good indicator of child labor reduction, as more resources are given to children's education.

iii. Gender relations

About 82% of VSLA members surveyed are consulted in household decision-making while approximatively 48% of non-members are consulted. The number of women involved in decision-making in VSLA members' households has increased 11% since creation of the VSLAs in 2018. Survey responses show that 100% of the men are involved in household decision-making, while 76% of the women are involved.

Approximately 52% of respondents are involved in decision-making at the community level. An analysis by VSLA membership reveals that 62% of VSLA members are consulted, while only 10% of non-members are consulted. Approximately 91% of the women (95% of VSLA members and 74% of non-members) feel respected in their households and communities.

Thus, the assessors noted that VSLAs have a positive impact on women's involvement in decision-making.

ii. Household Income

At the end of the assessment, 77% of the respondents (84% of VSLA members and 45% of non-members) reported that they could meet all their household expenses. The positive change can be attributed to the VSLAs for about 24% of VSLA members.

Twenty-seven percent of VSLA members saved less than 100,000 Central African CFA francs (FCFA) ($200); 32% saved between FCFA 100,000 and 199,999 ($200 and $399) per year; and 28% saved between FCFA 200,000 and 500,000 ($400 and $1,000). The remaining 13% did not know or preferred not to answer. Before their VSLA membership, 20% of interviewed members could not estimate their annual income or savings. Fifteen percent had no savings, up to 43% could save less than FCFA 100,000 ($200) and only 1% could save more than FCFA 500,000 ($1,000).

Thus, the assessment team noted that VSLAs have a positive impact on household income improvement and savings.

iii. Stakeholder Perceptions of VSLAs

The VSLAs have a positive reputation among most of the interviewed stakeholders. Almost all the members find them "useful" or "very useful." Most non-members (61%) from the control group also appreciate the value of VSLAs. About 90% of the survey respondents (98% of members and 58% of non-members) would strongly recommend the VSLAs to others.

2. Abbreviations and Acronyms

The Fair Labor Association — FLA
income generating activities — IGAs
independent external assessment — IEA
social impact assessment — SIA
Village Savings and Loan Association — VSLA

3. Introduction

3.1 Background

Since 2012, FLA has conducted annual independent external assessment (IEA) visits of ofi's cocoa supply chain in Côte d'Ivoire to assess farm-level labor conditions. For the 2022 IEA cycle, FLA conducted a social impact assessment (SIA) of ofi's VSLA programs.

VSLAs are informal, self-managed groups of 15 to 25 people that provide their members with basic and practical financial experience.[1] When a VSLA is established, members pool their individual savings together in a joint fund. At any given time, a few group members can borrow money from the fund at an agreed interest rate (typically 20% to 30%). Over time, the group's profits grow as loans are repaid. After six to 12 months, the accumulated savings are distributed back to the members in proportion to the total savings each person contributed. Savings can be added throughout the savings cycle. After the 'share out,' the group starts a new savings cycle.[2]

The main purpose of a VSLA is to offer simple savings and loan facilities to a community that does not have easy access to formal financial services.[3] VSLAs are attractive to participants because they offer interest on their savings and access to loans of amounts that they could not manage individually. The loans allow VSLA members to meet their small short-term financial needs without having to borrow from a bank or rely on relatives or moneylenders who charge high interest.

Box 1: VSLA Terminology

Savings: VSLA members periodically meet to save money. Members do not have to save in equal amounts; these can vary at each meeting. Additionally, by saving more frequently in very small amounts, they can build their savings more easily, improving household economic security.

Loans: Savings are deposited into a loan fund from which members can borrow in small amounts; up to three times the value of their savings. Loans are for a maximum period of three months and may be repaid in flexible installments at a monthly service charge determined by the group.

Social Fund: A VSLA may decide to have a social fund, which is a simple form of insurance. Everyone pays the same amount at each meeting. The Social Fund is used to cover expenses in the case of personal emergencies.

Annual Share-out: At the end of every annual cycle, all the loans are paid back, and the total money is shared among members in proportion to their savings. This share-out includes all the profits of the group from interest income and fines. Any member who wishes to can then reinvest this money immediately back into the group, allowing them to start a new cycle with a larger balance, making them quickly eligible for larger loans.

Record-keeping: Records are maintained in members' passbooks. Savings are recorded as between one and five stamps at each meeting. Record-keepers also maintain records of cash balances. All the member passbooks are locked in the cash box between meetings.

3.2 Overview of VSLAs

Since 2018, ofi has been implementing VSLA programs either independently or in a partnership with third parties. The program was initiated to improve the socioeconomic

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[1] Ethical Tea Partnership. (n.d.) *Our approach to Village Savings and Loan Associations*, https://ethicalteapartnership.org/our-approach-to-village-savings-and-loan-associations/

[2] Ethical tea partnership, op. cit.

[3] VSL Associates. (n.d.). *The VSLA methodology*. https://www.vsla.net/the-vsla-methodology/

conditions of ofi cocoa suppliers' households. The aim was to enhance the financial independence of beneficiaries in its cocoa supply chain in Côte d'Ivoire, with the goal of mitigating the use of child labor on farms, which is often attributed to household poverty. At the time of the assessment, ofi and its partners' VSLA programs covered 233 communities from 87 supplying cooperatives, with a total of 1,135 VSLAs enrolling 25,883 members.

The main component is the establishment of saving associations in the beneficiary communities. However, according to the implementing partner, there may be additional activities undertaken with the establishment of savings associations. Based on the periodic report of an implementing partner, the assessment team identified the following activities:

- Establishment of gender committees;
- Promotion of couple's dialogue; and
- Prevention of gender-based-violence.

These activities are built around three pillars:

- Strengthening the economic empowerment of women in cocoa-producers' households.

- Promoting gender equality within target households and communities, as well as civic engagement in the fight against the worst forms of child labor.

- Financial inclusion of women and cocoa-producing households, leading to increased resilience via investment and income diversification.

These objectives, according to ofi, are the same objectives defined for all VSLA program implementers.

4. Assessment Objectives and Methodology

The overall objective of the SIA is to determine whether ofi's VSLAs programs have improved certain conditions, especially those related to women's economic empowerment and household well-being. In the absence of a baseline study performed before the start of the programs, improvements were measured by the satisfaction levels of VSLA beneficiaries and community members' perceptions of these improvements.

The specific objectives were to:

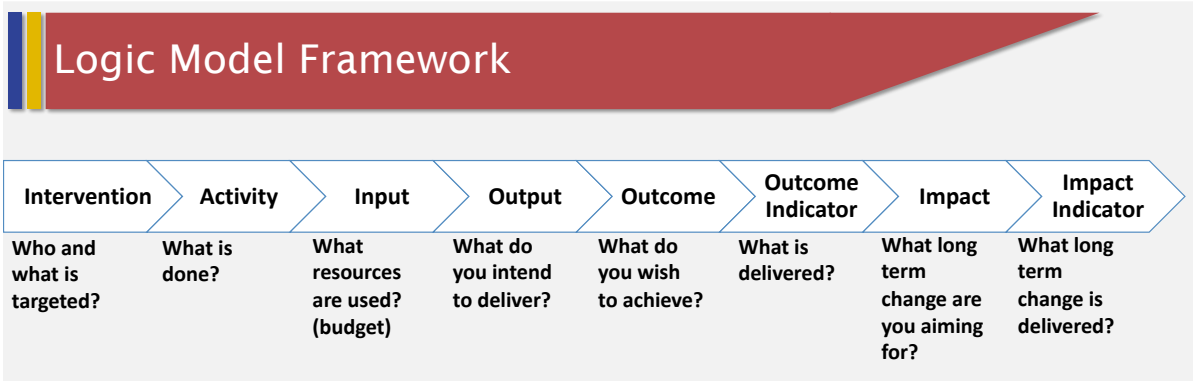
- Assess the impact of VSLAs on the beneficiaries and their household economic empowerment;

- Assess the impact of VSLAs on the reduction of child labor and gender inequalities; and
- Identify good practices that could enhance the sustainability of the VSLA program's key outputs and their outcomes.

The impact assessment required a combination of tailor-made assessment methods, tools, and data collection techniques. For this evaluation, FLA used the conceptual framework of the SIA methodology:

- Mapping the inputs (financial, human, technical, technological, etc. resources) allocated by ofi and/or its partners for VSLA establishment;
- Assessing the results of ofi's VSLAs program in targeted communities;
- Measuring the impact of VSLAs in a selected community;
- Identifying areas of continuous improvement and providing recommendations to ofi; and
- Mapping the interventions, considering the logic model framework, the outputs and outcomes of ofi and its partners for VSLA programs.

Figure 1: Logic Model Framework



FLA gathered qualitative and quantitative data through internal and external data-gathering methods. Qualitative information was obtained through field visits, interviews, observations, and focus groups, as appropriate. Quantitative data was collected from the field, and documentation and internal monitoring reports from ofi, cooperatives, VSLA program partners, etc.

FLA designed a tailor-made questionnaire that included questions with multiple-choice answers coded for quantitative analysis, plus some open-ended questions for qualitative data collection. A Likert scale was used for questions related to perceptions or satisfaction levels.

The methodology consisted of:

i. Desk Review

FLA held numerous calls and meetings with ofi and stakeholders: two brand partners, one implementing partner, and three ofi supplying cooperatives sourcing from the visited communities, to understand the general context of the program and gather information. FLA then compiled a list of program beneficiaries, their locations, and the number of years they have benefitted from the program. FLA also conducted a desk-based review to understand the general functioning of the VSLAs, and reviewed the periodic reports of the implementing partners to understand the program's progress.

ii. Key Informant Interviews

Based on information gathered during the desk-based review and the meetings, FLA randomly selected six VSLAs from three communities of three ofi supplying cooperatives. The main criterion was that the VSLA should have met the maturity phase, so that they could show more impact.

All the selected VSLAs have experienced at least two share-outs. The maturity phase is reached with the first share-out. Their establishment dates range from 2018 (the eldest) to 2020. The assessment team interviewed all the available members of the selected VSLAs.

In addition to these VSLA members, a sample of women who were not part of any VSLA were interviewed in the same visited communities to serve as counterfactual. A total of 219 individuals representing seven program stakeholders participated in this study. These stakeholders included program partners, community leaders, cooperative leaders, school leaders, and VSLAs management. The assessment location and interview sample are detailed below:

Table 1: Assessment Locations

Location	Co-Op	VSLA	Date of Establishment	VSLA members
Huafla, Sinfra	Cooperative 1	VSLA 1: Djoussou souman	2018	33
		VSLA 2: Eyo Enian		35
Affery/Affery	Cooperative 2	VSLA 3: Aleabun	2020	30
		VSLA 4: Amakebou		30
Yakasse Attobrou/Kong 1	Cooperative 3	VSLA 5: Acho atcho tsakeu	2019	33
		VSLA 6: Ebokansa		30

Figure 2: Map of Assessment Locations

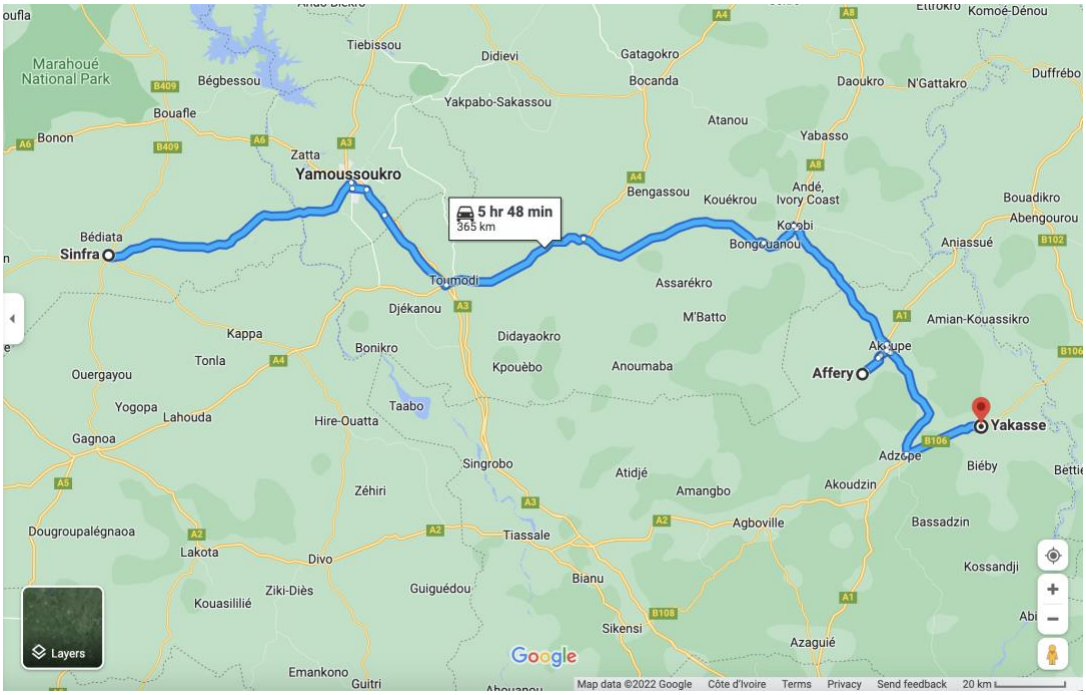


Table 2: Key Informants Interviewed

Group	VSLA						Total
	VSLA 1: Djoussou souman	VSLA 2: Eyo Enian	VSLA 3: Aleabun	VSLA 4: Amakebou	VSLA 5: Acho atcho tsakeu	VSLA 6: Ebokansa	
VLSA members	18	23	22	21	25	22	**131**
Program partners/representatives	1 (brand partner A)		4 (two representatives each from implementing partner A and brand partner B)		4 (ofi)		**9**
VLSA members' spouses	1	3	2	1	3	3	**13**
Non-members	16		13		2		**31**
Co-op leaders	6		3		10		**19**
Community leaders	3		4		2		**9**
School leaders	0		2		5		**7**

iii. Site Visits

From October 30 to November 16, 2022, FLA assessment team visited six VSLAs in three communities within ofi's Côte d'Ivoire cocoa supply chain. The assessment team employed a combination of qualitative and quantitative data collection methods, through internal and external data gathering methods. Qualitative information was obtained through interviews, observations, and focus group discussions, as appropriate. Quantitative data was collected both from the field, and documentation and internal monitoring reports of ofi, cooperatives, and VSLAs program partners, as highlighted above.

FLA designed a tailor-made questionnaire that included close-ended questions with multiple-choice answers coded for quantitative analysis, plus some open-ended questions for qualitative data collection. For questions related to perceptions or satisfaction levels, a Likert scale was used to help the interviewees rate their degree of satisfaction.

iv. Data Analysis

Both statistical and qualitative analysis were conducted based on the collected data. The presentation of findings summarizes the research questions, data collection methods, and what was learned in the most accessible and visual way possible.

5. Assessment Data and Findings

5.1 Structure of Assessed VSLAs

The number of members of the visited VSLAs varied from 30 to 35, with ages ranging from 20 to 77. As the groups were established to empower women economically, 96% of the interviewed VSLA members were women and 4% were men. During the interviews, the assessment team noted that most women were housewives, while all the men were cash crop producers.

The VSLAs are directed by a president, a general secretary, and a treasurer, elected by the VSLA members. Other key actors in the VSLAs management are the "counters" (one or two per VSLA), and the three custodians of the keys of the cash box. In some communities, according to the implementing partner's approach, there are promoters. They are literate individuals appointed by the implementing partner to coordinate the activities of all the VSLAs managed by the implementing partner in the community. However, the promoter's salary is covered by the VSLA members.

VSLA members meet either weekly or every other week. The VSLAs operate based on weekly contributions that range from FCFA 500 to 10,000 ($1 to $20). These contributions, regularly paid by the members according to their capacity, constitute a reliable way to save, undertake activities, and access loans.

In addition, an amount varying from FCFA 50 to 200 ($0.10 to $0.40) is collected per member at each meeting to maintain a social or solidarity fund. However, this additional contribution is optional, which is why only 40% of the 131 members interviewed reported paying it. Other fees include penalties (for members who arrive late or disturb the meeting) and interest (for members who take out loans).

For proper and transparent functioning, all the visited VSLAs have the required primary kit (see Annex 1).

5.2 VSLAs Inputs and Outputs

According to the data collected from the ofi VSLA programs' management, the programs are co-implemented with one international partner and one local non-governmental organization (implementing partners). The program targeted 233 cocoa-supplying communities.

ofi and its partners distributed 910 VSLA kits in the 233 targeted communities. The total cost of the kits is $1,440,339 including FCFA 25,650,000 ($43,082) for ofi, $1,105,000 for one international implementing partner, and FCFA 174,000,000 ($292,257) for one local implementing partner.

The total number of VSLA trainings delivered by the program partners was 1,631 for 1,135 VSLAs created, enrolling 25,883 beneficiaries.

5.3 VSLA Outcomes

The VSLAs were created to empower women's economy and diversify household income sources. Considering the three pillars mentioned above, their impact considering two main aspects — social change and household income improvement — was also assessed.

i. Creation of IGAs

The primary objective of a VSLA is the economic empowerment of its members through savings. The direct underlying objective is the creation of IGAs. In fact, to sustainably save, the members should have a source of income that can make their savings sustainable. Nearly all (99%) of the VSLA members interviewed have IGAs. Among the 131 VSLA members, one did not have any IGA. Among the existing IGAs, 18% were created thanks to the VSLA, while 35% already existed before VSLA membership and were reinforced. The remaining 47% did not invest their money in any activities.

The IGAs 69 VSLA members invested in were food-crop producing (72%), trading (26%), and breeding (2%). Sixty-seven percent of members reported that their current IGA was profitable, while 31% preferred not to answer and only 2% reported that their current IGA was not profitable.

ii. Savings

Saving is the main activity of VSLAs, and the ability to do so is the main condition for joining a VSLA in the visited communities. This is reflected in the testimony of some members who say that "thanks to the VSLA, they are able to put money aside."

Table 3: Estimated Annual Savings of VSLA Members

Savings	Before VSLA membership	After VSLA membership
	Percentage	Percentage
No savings	15%	0%
Less than FCFA 100,000	43%	27%
From FCFA 100, 000 to 199,999	0%	31%
From FCFA 200,000 to 500,000	0%	27%
More than FCFA 500,000	1%	9%
Don't know	20%	2%
Prefer not to answer	21%	5%
Total	**100%**	**100%**

The situation before VSLA membership described in the table above is almost the same as the current situation for non-VSLA members regarding saving capacity. The majority (45%) currently save less than FCFA 100,000 ($200), and 3% save more than FCFA 500,000 ($1,000). The proportion of respondents who do not know their savings was 6%, and those who have no savings 10%. The remaining 36% preferred not to answer.

iii. Access to Loans

Access to loans is one of the most beneficial outcomes of the VSLAs. All the VSLA members and their spouses were unanimous in the opinion that access to loans helps them solve some emergency situations. They reported that it reduces their stress in educating their children (both spouses) and financing their IGA (members).

VSLAs have created a new dynamic in beneficiaries' communities and sparked a desire for savings. No matter their age, anyone can participate in a VSLA if they have the ability to save. The structures of the visited VSLAs respect the overall structure of the VSLA methodology. They are well-organized, transparent, and function successfully by meeting, saving, and reporting regularly to members. The functioning of the VSLAs is a

significant factor for improving confidence, which attracts more members. They even reported that with this system, no one can disappear with their savings.

The VSLA members and all interviewed spouses highly appreciated the access to loans as it reduces their stress about children's education and financing their IGAs. Furthermore, they reported that it provides a reliable means for solving certain emergency situations.

Thanks to VSLAs, a new dynamic has arisen in the beneficiary communities in terms of IGA creation. This was also acknowledged by all the interviewed community leaders. Most of the members created or developed their IGAs to have a source of income they can rely on to continue and/or increase their savings. This is an opportunity for ofi to create or promote rural development through community entrepreneurship.

6. Impacts and Perceptions of VSLA Interventions

VSLA members support their spouses in children's education at a higher rate than non-VLSA members do. This support improves children's access to education. Additionally, some VSLA members (albeit fewer) reported using part of their savings to hire workers for their farms, which can help reduce the use of child labor. However, none of the interviewed stakeholders could establish a direct causal relationship between VSLAs and the reduction of child labor. All stakeholders, both men and women, in all the communities questioned were aware that children should not be employed and emphasized that children should be in school. This awareness is the result of government-led campaigns and the efforts of cooperatives, with support from ofi, to carry out this sensitization.

Furthermore, being a member of a VSLA can influence women's decision-making power at household and community levels. While VSLAs may not have resolved all gender-related issues, the assessment indicated a positive impact on relations between spouses within households. Since joining VSLAs, women have become more involved in household decision-making processes and report feeling respected. In terms of involvement in decision-making, 11% of VSLA members reported that they have been included in household decision-making since the VSLAs were created (when they were excluded previously).

The company could build on this foundation to implement a broader gender program.

VSLAs contribute to improving the living conditions of their members and their households, as evidenced by increases in household income. Approximately 84% of VSLA members can now cover all household expenses, thanks to their participation in VSLAs. For about 24% of VSLA members, this positive change can be directly attributed to their involvement in VSLAs.

6.1 Impact on Social Change

i. Education

Among the interviewees, 72% have school-age children, including 13% who have out-of-school children. According to school authorities in the visited communities, school enrollment is estimated to be around 90%, which is very close to the figure assessors noticed of both VSLA members and non-members (87%).

Photo 2: Focus Group Discussion with Schoolteachers in Kong 1 (Cooperative 3)

Household income is used for several purposes. Education is the most cited allocation, at 57% for both VSLA members and non-members. Among the interviewed VSLA members and non-members, 72% had school-age children.

Table 4: Children Attending School

"Are all of your school-aged children currently attending school?"	VSLA members	Non-members	Total
Yes	89%	79%	87%
No	11%	21%	13%
Total	100%	100%	100%

Table 5: Uses of Current Income

For what purposes do you use your current income?	VSLA members	Non-members	Total
Personal needs	57%	45%	55%
Family health	47%	35%	44%
Children's education	60%	42%	57%
Food	52%	52%	52%
Other	32%	23%	30%
Unresponsive	0%	16%	3%

Households with out-of-school children had the following explanations: lack of financial means (33%); voluntary child dropout (27%); lack of birth certificate (7%); children's health issues (7%); and paternal unwillingness (7%). The remaining 19% did not provide any reasons.

The assessment team noticed that the lack of financial means is the main reason why parents do not send their children to school. However, one of the aims of the VSLA is to help with household expenses. When asked, "who is financially responsible for the education of children?" more than 60% of VSLAs members and 45% of non-members said that both spouses contribute to the education of their children. The percentage of VSLA members who are solely responsible of their children's education was also higher (34%), compared with the non-members (13%).

Table 6: Responsibility for Children's Education

Who is responsible for financing the education of children?	VSLA members	Non-members
Myself	34%	17%
My spouse	4%	17%
My spouse with my support	61%	58%
Other	0%	8%
Unresponsive	0%	0%

Table 7: Contributions to Children's Education

Annual Contribution	Percentage
Less than FCFA 100,000	28%
FCFA 100,000 to 199,999	19%
FCFA 200,000 to 500,000	15%
More than FCFA 500,000	5%
Don't know	20%
Don't contribute	13%

Table 8: Educational Expenses

Expense	Parental Contributions
School fees	58%
School kit	59%
School uniform	52%
Birth certificate	9%
Don't know	1%
Other	40%

School kits and school fees are the two elements the respondents contribute to the most. Forty percent of women prioritized providing financial assistance to their husbands for managing school expenses. The annual financial contribution to education for most respondents (32%) is estimated to be less than FCFA 100,000 ($200). However, 93% of VSLA members maintain that their contribution to education has increased since they joined the VSLA, even if they could not estimate this increase.

6.2 Impact on Child Labor

While all study participants stated that child labor has decreased in their communities, they could not establish a direct link between VSLAs and the reduction of child labor. Parents' understanding of the importance of education can limit children's early involvement in cocoa production activities.

The school authorities who were interviewed affirmed that parents try to adhere to the dates indicated for the beginning of the school year, even though enrollment in these

areas remains largely dependent on the sale of cash crops such as cocoa, palm oil, and rubber.

However, according to some respondents, savings obtained through VSLAs are used to recruit seasonal or casual workers (5%) and support children's education (60%). This can contribute to reducing the risk of using children in agricultural labor.

Overall, the assessment team noted that VSLAs have a very good impact on children's education.

6.3 Impact on Gender Relations

VSLA members actively contribute to household expenses. In addition to children's education, they contribute to family health, food, and other household expenses. This active contribution has had an impact on women's decision-making in the household. The women's place and role in household management have positively changed. About 82% of VSLA members reported that they are consulted in household decision-making, while 48% of non-members are consulted (Table 9).

Table 9: Household Decision-Making

"Are you consulted in household decision-making?"	VSLA members	Non-members	Total
Yes	82%	48%	76%
No	12%	48%	19%
Prefer not to answer	5%	4%	5%
Total	100%	100%	100%

For 11% of the 108 of VSLA respondents, this was not always the case. The reasons for this change (now being consulted) are:

- The financial participation of women in household expenses;
- The VSLA membership of women drives them to financial autonomy; and
- The decrease of the husband's income due to the aging of the farms.

The husbands acknowledged that since the creation of the VSLAs, household disputes have decreased. Almost all of them reported that their stress has decreased because they know that they can rely on their wives' support in a financial emergency. This testimony has been confirmed by the interviewed community leaders, who shared that since the creation of the VSLAs in their communities, they have received fewer issues between spouses to solve.

Table 10: Community-Level Decision-Making

"Are you consulted in community decision-making?"	VSLA members	Non-members	Total
Yes	62%	10%	52%
No	37%	90%	48%
Don't know	1%	0%	1%
Total	100%	100%	100%

All the men interviewed reported being consulted in household and community decision-making.

Ninety-one percent of all women respondents reported feeling respected in the household and in the community. However, this proportion is higher (95%) for VSLA members (Table 11). All the VSLA members who felt respected reported that the respect from their husbands has increased since their membership in the VSLA, particularly after the first share-out.

Table 11: Household and Community Respect

"Do you feel respected in your household/community?"	VSLA members	Non-members	Total
Yes	95%	74%	91%
No	2%	16%	5%
Don't know	2%	10%	4%
Prefer not to answer	1%	0%	1%

The reasons cited by the 5% of women who did not feel respected were that their status as women did not give them this right, and their marital status (widow) also contributed to that. That contrasts with the men who feel 100% respected in the household and in the community.

6.4 Impact on Household Income

The assessment reveals that 77% of the respondents managed to meet all household expenses. Of this proportion, VSLA members represented 84% and non-members 45%. For 24% of VSLAs members, this has not been always the case. The reasons for this positive change according to those concerned are the loan opportunities offered by the VSLA and the savings it allowed them to build.

In addition, saving has now become a habit for VSLA members, and 86% of members were able to estimate their savings after their VSLA membership, while 78% were able to do so before the creation of the VSLAs. For non-members, only 45% could estimate their annual income while 55% could not.

Box 2: From Despair to Financial Autonomy — the Success Story of Lady Adiko Appo Marie-Ange

Lady Adiko Appo Marie-Ange is a member of the VSLA Aleahun in the community of Afferry. Mrs. Adiko Marie Ange is 50 years old and was married until 2018. But in 2018, in the space of one week her husband and her daughter tragically and suddenly passed away. After the funeral and burials of her two family members, she was left with a significant amount of debt and no source of income. With no IGA to repay her debts and care of her three remaining children, Lady Adiko lost all hope.

During this challenging time, she received a visit from a VSLA promoter in her community. After explaining the benefits of the VSLA, the promoter invited her to join. After some initial hesitation, she decided to become a member of VSLA Aleahun in 2019. Once a member, she was encouraged by the other members to attend the meetings regularly.

Before the end of the first cycle, she took a loan of FCFA 20,000 ($40) to create a farm of food crops (eggplants, peppers, and tomatoes). After several sales of the food crops, she finally repaid all the debts related to the funerals and her loan from the VSLA. Then, she decided to invest in breeding with the rest of her savings. Today she owns a farm with more than 500 chickens and several sheep. Using her VSLA savings, she has established a one-hectare rice farm managed by a contractual worker. She has purchased oxen for an ox pasture.

She proudly attributes all her accomplishments to the VSLA and expresses deep gratitude to the promoter and the support of her fellow VSLA members. Today, she serves as a role model not only in her department but also in the entire region, as her achievements are an example for all.

Photo 3: Lady Adiko Appo Marie-Ange

6.5 Member Perceptions of VSLAs

Almost all VSLA members consider the VSLA to be "useful" or "very useful." Only one member did not share any opinion. The main reasons for their appreciation are listed in the table below:

Table 12: Difficulties Solved by the VSLA

"What challenges did the VSLA help you solve?"	Respondents
Access to loans	29%
Children's education	26%
Enforcement of economic activity	14%
Household expenses	12%
Personal financial issues	9%
Assistance in case of illness/death	6%
Saving money	5%
None	4%
Agricultural expenses (pesticides, labor, etc.)	5%
Creation of IGA	2%
Marital disputes	1%
Cohesion among women	1%

Table 13: Reasons for Joining a VSLA

Reason	Respondents
It is a good thing (for women)	32%
Access to loans	24%
The union and the cohesion between the members	18%
Financial support to the household	8%
The culture of saving acquired	5%
The entrepreneurial spirit that it encourages	5%

Providing for personal needs	4%
Willingness to work to fulfill commitments	2%
The respect obtained by the woman and her development in the household	2%
No response	2%

Table 14: Recommending VSLAs

"Would you recommend a VSLA to other women?"	Respondents
Low	0%
Fairly	2%
Strongly	98%
Did not know	0%
Declined to answer	0%

6.6 Non-Member Perceptions of VSLAs

Based on what they had heard and observed from the VSLA members, most non-members (61%) appreciated the value of VSLAs, suggesting that most are willing to join a VSLA. Even though they were not yet members, 58% of them reported that they would strongly recommend it to other women.

Thirteen spouses of beneficiaries were interviewed about their perceptions of the VSLA program. Most of the spouses acknowledged that they had observed a change since their spouse joined the program (85%). The changes observed were in the women's participation in the household expenses. The earnings generated by the VSLA support household expenses. In addition to this support, the spouses maintained that the women were increasingly autonomous, leading to their increased fulfillment. However, two spouses did not find any change in their household's economic situation despite their wives' membership in a VSLA.

According to community leaders' testimonies, the creation of the VSLAs has led to a change in beneficiaries' habits, fostering attitudes of solidarity and entrepreneurship. These individuals are committed to saving money to support the household's school and health expenses, especially since the productivity of cocoa has decreased in recent years. The resources from the VSLA help bridge this financial gap at the household level. Unanimously, they find the support of VSLA beneficiaries as "very important."

Photo 4: Interview with a VSLA Member's husband

The VSLAs enjoy a good reputation among both members and non-members. Almost all the members find them useful or very useful. The rate of non-members (61%) that appreciated the value of VSLAs is a strong indicator that ofi and its partners can increase the number of existing VSLAs in their supply chain. Overall, 90% of women and all the stakeholders interviewed held a very favorable opinion of VSLAs and would recommend them to others.

7. Challenges

The management committees of all the visited VSLAs expressed concerns about members' absenteeism. Some members only send their money to save, but do not attend weekly meetings. The main reason cited was the unavailability of members due to farm work or other business management. Additionally, there have been issues with late reimbursement of loans by some members. In one community, the management of the two assessed VSLAs raised concerns about security. They expressed a desire for a secure office where all the VSLAs in the community can safely hold their meetings. One woman also reported that her husband opposes her membership in the VSLA, fearing that her financial independence might lead to disrespect.

The assessors also observed that some VSLA members do not invest their savings, but keep the money after the share-out, treating it as savings for the following cycle. In these circumstances, their savings do not yield significant added value. Additionally, 30% of members in VSLAs 3 and 4 expressed dissatisfaction with the amount they are required to pay to the promoter. They reported not knowing in advance what they must pay after the share-out, as the promoter unilaterally decides the amount, which may vary from one share-out to another.

In other communities (VSLAs 1 and 2), most households rely primarily on savings from the VSLAs for their expenses. Cocoa farms can be aged or affected by drought, making the income from these farms insufficient to cover household expenses. In these circumstances, the savings from the VSLAs serve as compensation but do not significantly improve a household's conditions.

While VSLAs have a notably positive impact on the beneficiaries and their household economies, the challenges mentioned above have the potential to significantly impede or disrupt the progress made if not promptly addressed.

Moreover, resistance from some spouses could lead to tension and hinder household communication, potentially obstructing the gender balance goals promoted by VSLAs. To mitigate these challenges, VSLA implementers and their partners should closely monitor VSLAs and provide prompt support in addressing these issues.

8. Recommendations

Based on the findings of this SIA, FLA recommends that ofi:

- Monitor household expenses to ensure they do not consume all the income, potentially preventing members from saving if they lack a strong IGA to complement their VSLA activities.
- Support the VSLAs in creating collective IGAs to strengthen the savings and provide members with additional income resources.
- Offer capacity-building support to VSLA beneficiaries in IGA creation and development to ensure they have sustainable means to save.
- Incorporate child labor modules into VSLA capacity-building programs to empower beneficiaries to combat child labor.
- Encourage VSLAs to initiate a comprehensive community development program that significantly impact the reduction child labor.
- Initiate the banking process for all VSLAs that have completed the second cycle to ensure the safekeeping of substantial sums of money.

- Support the VSLAs in finding solutions to make their meetings more engaging and attractive to reduce absenteeism.
- Provide support for VSLAs in building safe and secure spaces for meetings, as the benefits of VSLAs can also attract the attention of malicious people in communities.
- Establish clear incentives and means of profit-sharing for promoters, secretaries, and presidents who do tremendous work to mobilize women for the meetings.
- Organize awareness tours with exemplary members from one community to share their experiences with members in other communities, motivating them to participate actively.
- Conduct awareness sessions for producers during farmers' farm schools to encourage and promote the integration of women into VSLAs, which can involve male VSLA members or other supportive male figures.
- Implement regular monitoring of VSLA activities to promptly identify challenges and provide appropriate support.

9. Annex 1: VSLA Kit Components

All the visited VSLAs have a primary kit with:

- A lockable metal cash box, able to be closed with three locks;
- Three padlocks, each with at least two keys;
- At least 30 member number cards (depending on the number of members);
- At least 30 passbooks (depending on the number of members);
- One notebook;
- A rubber stamp;
- An ink pad and a spare bottle of ink;
- A ruler;
- Two ballpoint pens: one black or blue, the other red; and
- Two fabric moneybags in different colors (to differentiate between the Social/Solidarity Fund and the Loan Fund).

10. References

Ethical Tea Partnership. (n.d.) *Our approach to Village Savings and Loan Associations*, https://ethicalteapartnership.org/our-approach-to-village-savings-and-loan-associations/

VSL Associates. (n.d.). *The VSLA methodology*. https://www.vsla.net/the-vsla-methodology/