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Strengthening Village Savings and Loans Associations and Mother-to-Mother Support Groups to Improve Household Nutrition and Resilience

Key results and lessons from USAID Advancing Nutrition's work in Northern Ghana



A VSLA group in the Sissala East District carrying out their activities during a weekly meeting. Photo credit: Clement Boateng/USAID Advancing Nutrition.

Key Takeaways

- USAID Advancing Nutrition strengthened 340 VSLAs and MTMSGs in northern Ghana to carry out both VSLA and nutrition activities, with over 3 million Ghana cedis saved in 16 months.
- With adequate training and logistical and technical support, VSLAs and MTMSGs can effectively combine savings and loans with nutrition activities.
- Integrating VSLA and nutrition activities increase women's access to financial resources and knowledge on nutrition, putting them in a better position to invest in the nutrition of their families and help build resilient communities.

Introduction

Malnutrition remains a major public health issue in Ghana.

Nearly 18 percent of children under five are stunted, 12 percent are underweight, and six percent are wasted.¹ The situation is worse in the north of the country. To help improve household nutrition and resilience, USAID Advancing Nutrition worked with the Government of Ghana to strengthen the capacity of village savings and loans associations (VSLAs) and mother-to-mother support groups (MTMSGs) in 17 districts in northern Ghana to integrate VSLA with nutrition activities. This included providing training, logistics, and monitoring support in VSLA operations, providing training and social and behavioral change communication (SBCC) materials on infant and young child feeding (IYCF), and supporting VSLA and MTMSGs to conduct food/cooking demonstrations. This brief highlights this intervention and the results, lessons learnt, and recommendations for sustaining the gains.

Background

VSLAs are community groups, designed to help women save and raise income for their economic and social activities. MTMSGs, on the other hand, provide mothers and caregivers with an opportunity to

¹ Ghana Statistical Service (GSS) and ICF. 2023. *Ghana Demographic and Health Survey 2022: Key Indicators Report*. Accra, Ghana; and Rockville, Maryland, USA: GSS and ICF. <https://dhsprogram.com/pubs/pdf/PR149/PR149.pdf>

share experiences, learn from their peers, and receive information on caring for and feeding their children, especially in the first thousand days of life (from pregnancy to age two).

Over the years, the USAID Resiliency in Northern Ghana (RING) Activity, Care International, World Vision International and other development organizations and programs have established these groups in many communities in northern Ghana, as part of efforts to increase women's incomes and improve nutrition. Whilst the VSLAs have been very successful in increasing women's access to financial resources, MTMSGs have served as a platform where women have gained improved knowledge on how to feed and care for their children. To strengthen these efforts to improve household nutrition and resilience, USAID Advancing Nutrition focused its efforts on supporting VSLAs and MTMSGs to go beyond their original scope to integrate VSLA with nutrition activities. By doing this, MTMSG members will have the opportunity to improve their finances, while VSLA members improve their knowledge and understanding on nutrition. With increased access to financial resources and nutrition education, both VSLA and MTMSG members will be in a better position to improve the nutrition and resilience of their families.

Approach

Strengthening Capacity in Village Savings and Loans Association Operations

Working with VSLA officers from the Community Development and Social Welfare Department, USAID Advancing Nutrition identified and built the capacity of 100 MTMSGs in five districts² in the Upper West Region to set up VSLAs. They were trained in VSLA operations, financial literacy, and group dynamics and provided VSLA toolkits, that included boxes, record books, stamps, and other things. While the recommended number of members for a VSLA was 25–30, some MTMSGs had up to 80 members. As a result, these MTMSGs took the initiative to form two or more VSLAs even though USAID Advancing Nutrition's logistics support could only benefit one of the groups. In all, the project supported 2,736 MTMSG members (45 males, 2,691 females) to set up VSLAs. In the North East, Northern, and Upper East Regions, 240 existing VSLAs were also identified in 12 districts³ and provided refresher trainings and toolkits in order to strengthen their operations. The groups had a total membership of 6,133 (644 males and 5,489 females).

In addition to the trainings and logistical support, USAID Advancing Nutrition provided financial support for VSLA officers to conduct monitoring visits to all 340 VSLAs/MTMSGs – i.e., the 100 groups in the Upper West Region and the 240 groups in the North East, Northern and Upper East Regions. Each month,⁴ the officers visited the groups to assess how well they were operating and provided technical support to address issues observed. They checked whether the groups made correct entries into their record books and followed procedures for collecting savings, giving loans and conducting share-outs. They also collected information on monies saved, loaned, and shared by the groups, which helps determine their performance. While the focus was on the 340 groups, the officers used the opportunity to visit and provide support to additional groups in those communities.

Strengthening Capacity of VSLAs and MTMSGs to Promote the Adoption of Positive Nutrition Behaviors

Behaviors are central to the immediate and underlying causes of malnutrition. Social and behavior change (SBC) plays an important role in achieving and sustaining improved nutrition outcomes. SBC requires a range of activities that model, promote, enable, and support the adoption of optimal behaviors. This is particularly true of IYCF practices that are deeply engrained in history and culture. To strengthen the capacity of VSLAs and MTMSGs to promote positive nutrition behaviors, USAID Advancing Nutrition worked with health authorities in the 17 districts to train VLSA and MTMSG

² Nadowli-Kaleo, Sissala East, Sissala West, Wa East and Daffiama-Bussie-Issa Districts.

³ Nanton, Gushegu, Sagnarigu, Mion, Yendi, Karaga, Garu, Bawku West, Bawku, Tempene, East Mamprusi and Mamprugu-Moagduri Districts.

⁴ Newly-formed VSLAs were initially visited weekly.

leaders and selected community health officers and volunteers in IYCF, women’s nutrition, dietary diversity, and family planning. In four⁵ of the 17 districts, group leaders and community health officers and volunteers were also trained in responsive care and early learning (RCEL). In addition, the project distributed to the groups counseling cards with key messages on IYCF and RCEL. The trainings and counseling cards equipped the VSLA leaders and community health officers and volunteers with the knowledge and tools to facilitate discussions and share key messages on IYCF and RCEL during VSLA/MTMSG meetings.

USAID Advancing Nutrition also worked with the 17 Metropolitan, Municipal and District Assemblies (MMDAs) to support the VSLAs/MTMSGs to conduct food/cooking demonstrations as a means to increase the nutrition knowledge of members and their communities at large. District officers, mainly from the health, agriculture, environmental, and social welfare departments, came together to support the women in organizing these activities. While the food demonstrations were limited to display of and education on various nutritious foods, the cooking demonstrations involved group members in the preparation of various recommended and fortified dishes with locally-available foodstuffs that can help to meet the nutritional needs of families, especially children, pregnant women, and lactating mothers. The district officers—working as a multi-sectoral nutrition team—also used the platform to share key messages on nutrition, family planning, hygiene and sanitation, and food safety to bring about improved behaviors to address malnutrition.

Until today, I never knew soya beans could be used for the various dishes that we have prepared here today. I have learned a lot from here and will include these in what I cook at home.”

Theresa Akariyama, VSLA/MTMSG member, Zaare, Garu District

At first, the project helped the groups purchase ingredients for the demonstrations and provided financial support for district officers to visit the groups to provide technical support. Subsequently, USAID Advancing Nutrition transferred the responsibility for purchasing ingredients to the VSLA/MTMSGs as part of ensuring ownership and sustainability of these community-level nutrition activities. Despite initial concerns about the feasibility of this approach, the VSLA/MTMSG members showed great enthusiasm and took ownership of the process. They brought the ingredients, cooking utensils, and other resources needed for the demonstrations. Some of the groups went a step further and arranged for performances and plays to spice up the events. For instance, in Sankana in Nadowli-Kaleo District, the VSLA/MTMSG enacted a play about the importance of early and regular antenatal care and used the platform to raise funds for its activities. In all, more than 69,000 community members participated in the cooking demonstrations organized by VSLA/MTMSGs.



Some district multi-sectoral team members facilitating cooking demonstrations for VSLAs/MTMSGs

⁵ Mamprugu-Moagduri, Sagnarigu, Gushegu and Wa East Districts.

Key Results



Through USAID Advancing Nutrition's support, 340 VSLAs and MTMSGs, with over 10,000 members, are combining VSLA with nutrition activities. They meet weekly to conduct their savings activities and discuss IYCF and RCEL practices. Community health officers and volunteers visit the groups frequently to provide more information and education on IYCF and RCEL.



VSLA/MTMSG members reached more than 60,000 community members with key messages on nutrition, environmental health, and food safety through cooking demonstrations, community durbars, and video shows on stunting.



Between May 2022 and August 2023, the 340 VSLAs/MTMSGs saved over 3 million Ghana cedis, increasing access to financial resources for the members.



VSLA/MTMSG members who were interviewed said they invested their incomes mostly in farming and trading activities, and in the nutrition and health care needs of their families.

I no longer depend solely on my husband for money to do most of the things I learn from our meetings and the cooking demonstration. I use part of my profits to buy the necessary ingredients to prepare nutritious food for my child, myself, and the family. Sometimes, when business is slow, I also take the loan to support the family's feeding.

Alimatu Abu, Achonanga VSLA/MTMSG, Sissala West District.

Lessons Learned

- With adequate training and logistical and technical support, VSLAs and MTMSGs can effectively combine savings and loans with nutrition activities.
- VSLAs and MTMSGs are willing to mobilize resources to conduct food/cooking demonstrations when they appreciate the relevance of these interventions.
- In order to establish VSLAs, large MTMSGs will have to divide into multiple, smaller groups. It is therefore important to ensure that all members of existing MTMSGs receive support in starting VSLAs and that their MTMSG activities are maintained.

Recommendations

USAID, the 17 MMDAs, and other development partners should continue to:

- Provide monitoring support to the 340 groups until they mature, and extend logistics and technical support to the additional VSLAs that were formed by MTMSG members in the 340 communities.
- Strengthen the capacity of VSLAs and MTMSGs to combine VSLA and nutrition activities, including institutionalize food/cooking demonstrations as a routine activity.



USAID ADVANCING NUTRITION

Implemented by:
JSI Research & Training Institute, Inc.
2733 Crystal Drive
4th Floor
Arlington, VA 22202

Phone: 703 528 7474
Email: info@advancingnutrition.org
Web: advancingnutrition.org

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