

# 2017 Launch and Symposia



## PANEL

### **DESIGN AND IMPLEMENTATION OF SOCIAL INNOVATIONS: FROM EVIDENCE TO PRACTICE**

October 13, 2017

# Content

*Rent Reporting Towards Financial Inclusion in the United States*

**Maggie West, Community Empowerment Fund, United States**

*Women's Savings and Credit Groups in Rural Zambia*

**Mathias Zimba, Rising Fountains Development Program, Zambia.**

*Adolescent Boys and Girls Programming in Rural India*

**Suresh Pathare, Centre for Studies in Rural Development, India**

Moderator: Mimi Chapman, University of North Carolina



community.empowerment.fund



Panel Discussion: Design & Implementation of Social Innovations,  
Rent Reporting towards Financial Inclusion

# Background & Context

## WHO is CEF?

### Members

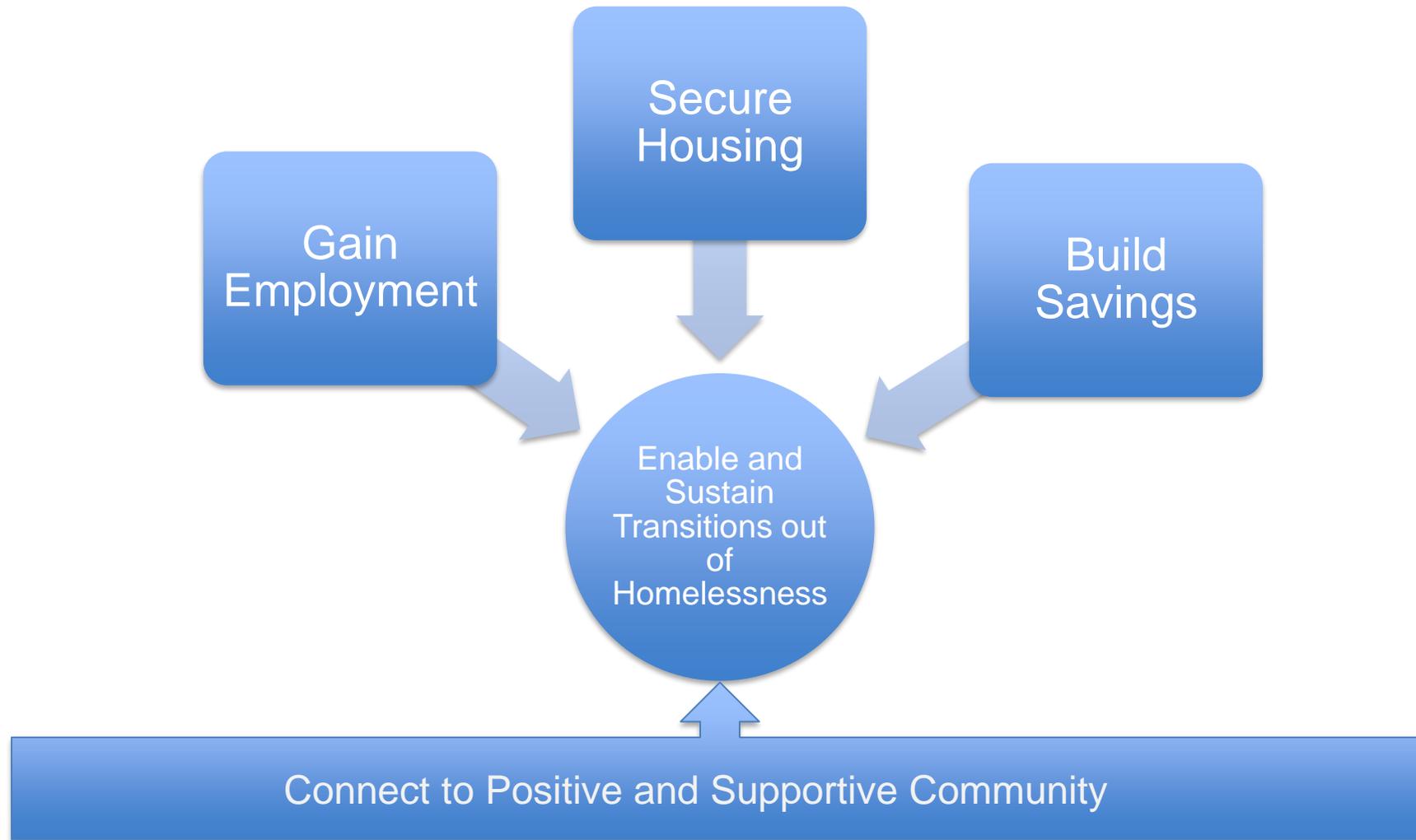
- CEF serves individuals experiencing or at-risk of experiencing homelessness in Orange and Durham Counties of North Carolina

### Advocates

- Trained volunteers who provide direct, holistic, and relationship-based support to members. Volunteers are primarily students from UNC-Chapel Hill and Duke University.



# CEF enables members to...



# Core Components of CEF Model



## VOLUNTEERS

*Called "Advocates"*

Relationship-based coaching provided 1-on-1 by volunteer advocates



## FINANCIAL SERVICES

Integrated access to targeted, highly relevant financial products



# Integrated Financial Products to Enhance Impact of Coaching

## CEF Safe Savings Accounts

**Purpose:** Goal-oriented, matched savings accounts

Allow members to set personal savings goals for **any** aspiration and receive a **10% match**

**Limited access** to withdrawals, requiring 48 hour notice, but **no penalties** for early withdrawals

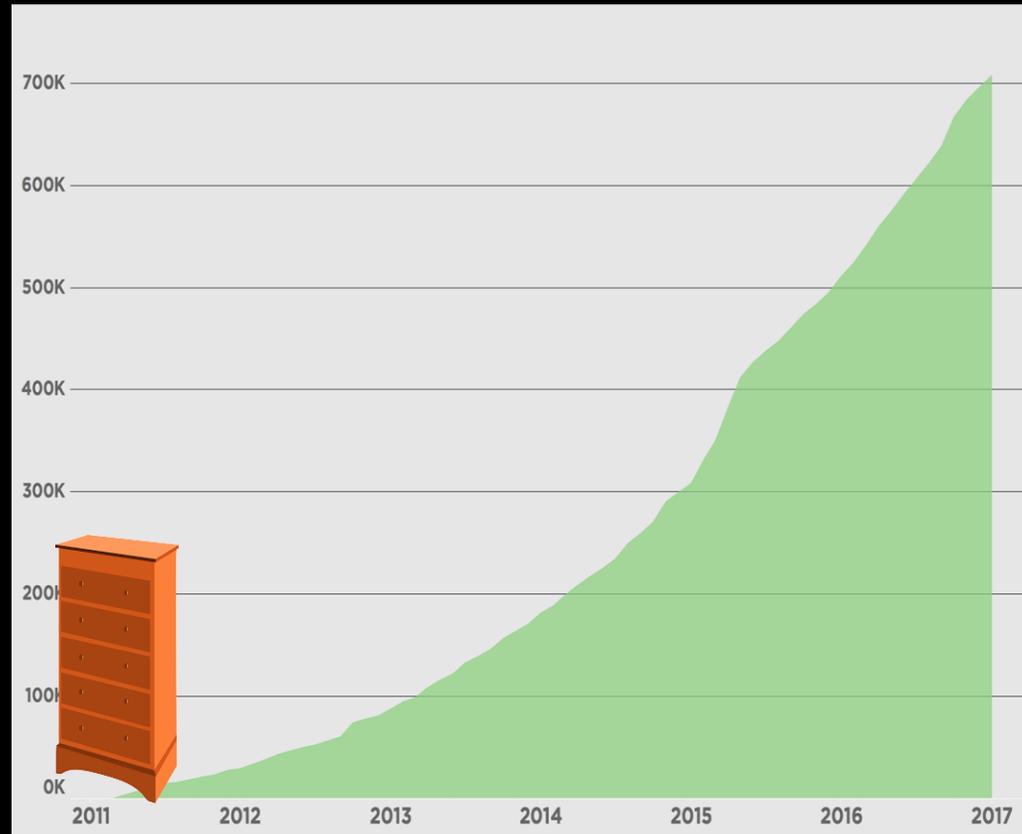
## No-Hassle Checking & Saving

**Purpose:** Everyday banking, including direct deposit and bill-pay

**Opened remotely** by CEF advocates in partnership with Self-Help Credit Union

**No initial deposit required**, and CEF covers the initial \$5 membership fee (discounted by credit union)

# 500 Accounts



\$700,000 Saved

2016

**239**

Advocates

**1033**

Members

**155**



Jobs

**105**



Homes

**\$222,755**

Saved









11/24/2016

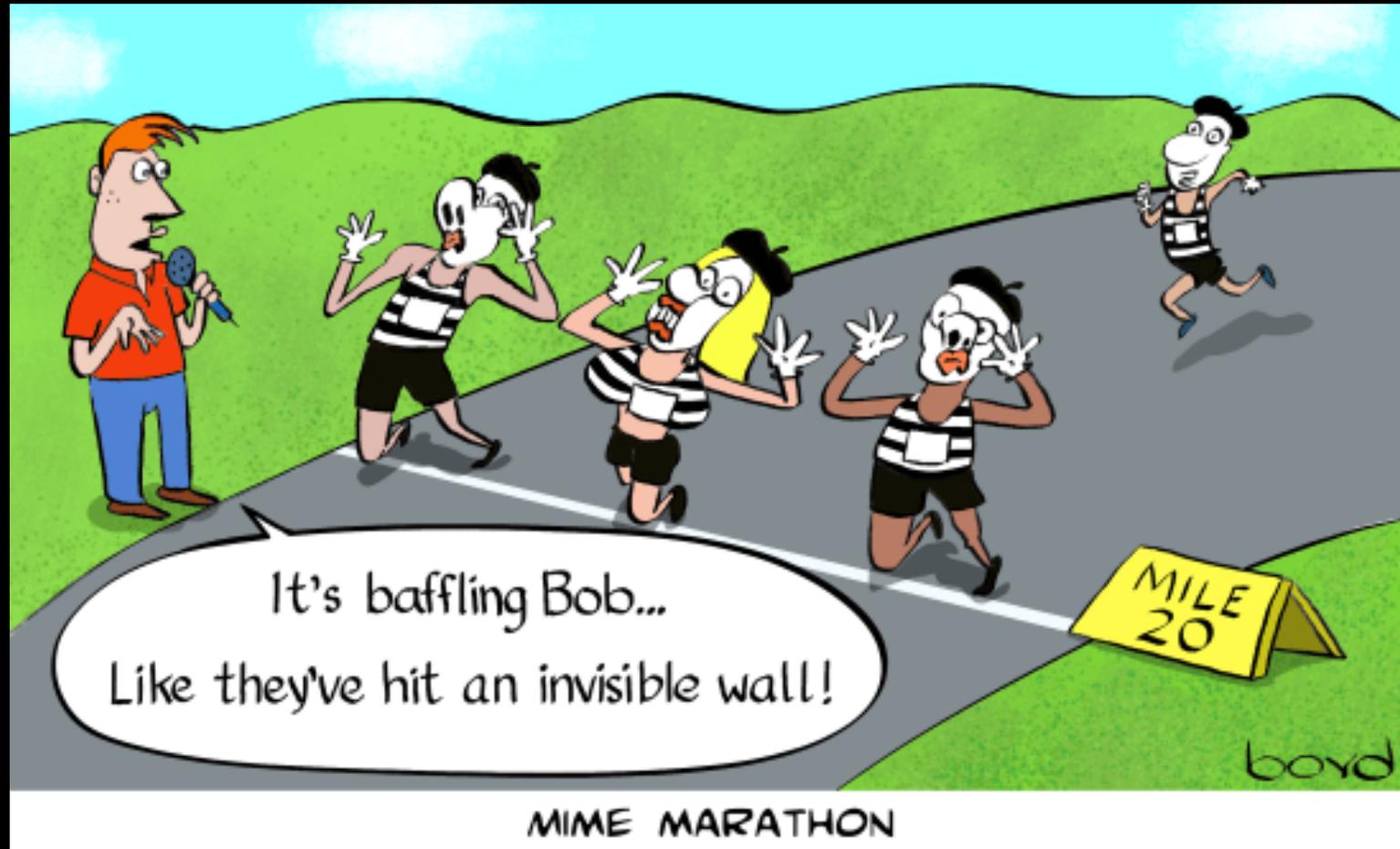
# The Main Menu:

## Primary Financial Services Available

- **Budget** household expenses
- Financial planning for **transitions out of homelessness**
- Open and maintain an **affordable bank and credit union accounts**
- Gain **employment**
- Access **matched savings accounts**
- Set and achieve **personal savings goals**
- Read and understand your **credit report**
- **Build your credit**
- Manage **debt**
- **Connect** to supportive resources and benefits
- Free **tax-filing** assistance

**WHY WE'RE EXCITED ABOUT  
RENT REPORTING FOR CREDIT BUILDING**

# Combat Credit Invisibility of Low-Income Renters



# Exclusion of Positive Rental Data Disproportionately Impacts Low- Income & Households of Color

- **64.8%** of the lowest-income U.S. households (earning below \$31,000 annually) are renters<sup>1</sup>
- “White homeownership rate is around **70%**, the rate for Blacks and Latinos is approximately **30 percent points lower.**”<sup>2</sup>

Sources: 1) Uh, Mark. “From Own to Rent: Who lost the American Dream?” Trulia, 2016; 2) Chopra, et al. “A Down Payment on the Divide.” Prosperity Now, 2017

# Credit Builders Alliance: Rent Reporting for Credit Building Pilot Results

79% of participants increased credit score

- With an average increase of 23 points!

All residents with no initial credit score “had either high nonprime or prime score” following study

14% experienced no change in credit score; 7% experienced decrease in credit score

Source: Chenven, Sarah & Schulte, Carolyn. “The Power of Rent Reporting Pilot.” Credit Builders Alliance, 2015.

# Our Goals

With tenants of affordable housing agencies:

- ✓ Establish positive credit history
- ✓ Improve access to affordable financial services
- ✓ Promote on-time rent payments
- ✓ Improve overall household financial well-being

## **CEF**

Financial capability  
services & tenant  
engagement

## **Affordable Housing Agencies**

Tenant engagement &  
technical set-up

## **Rent Reporting Collaborative**

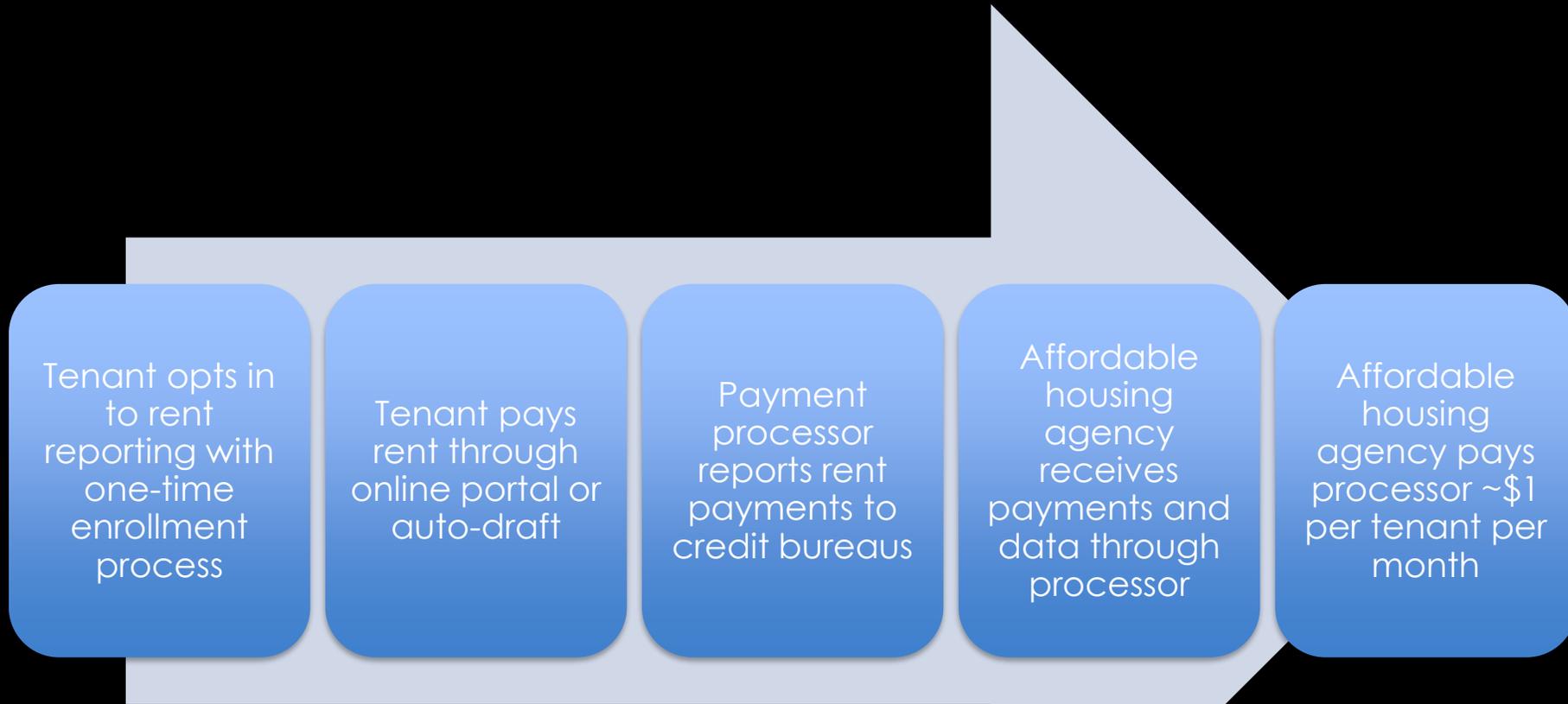
## **Credit Builders Alliance**

Technical assistance

## **Third Party Processors**

Payment processing &  
reporting to bureaus

# How Rent Reporting Works



\*In our pilot, tenants will be nudged along the way to engage in complementary financial capability services offered by CEF

# How It's Working: Set-Up Process In Short

1. **Generate enthusiasm & buy-in** of agency staff at affordable housing agencies
2. **Assess tenant interest & goals**
3. **Determine appropriate third party processor** for each affordable housing agency's payment processing infrastructure
4. **Technical set-up by third party processor**
5. **Integrate rent reporting & financial capability enrollment into timely tenant engagements** (e.g. lease signings, recertifications)

# Next Steps

- **Collaborate with affordable housing agencies** to initiate set-up of rent reporting for credit building in their systems
- **Partner with GSDI to secure pilot implementation funding and design evaluation plan** to assess impact on overall household financial well-being
- **Embed strategy within holistic, person-centered supports offered by CEF**

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[community.empowerment.fund](http://community.empowerment.fund)

Next

**MATHIAS ZIMBA**

# **Rising Fountains Development Program (RFDP) - Zambia**



**Presentation on  
Women's Savings and Credit Groups**

**By Mathias Zimba  
Executive Director**

# Introductions

- ❑ Rising Fountains Development Program (RFDP), is a Non–Governmental Organization based and implementing its activities in Lundazi and Chipata districts in Eastern province and Chama District in Muchinga Province of Zambia.
- ❑ RFDP is registered with register of society under society Act, with charity number ORS /102/15/258 and with ministry of Community Development under NGO Act 2009 with Registration Number RNGO 101/0109/13.
- ❑ The vision of RFDP is to see **‘Transformed and empowered people living healthy lives in Zambia’**
- ❑ Mission Statement is: **‘To improve the livelihoods of women and children in rural Zambia through community mobilisation, partnerships, capacity building and advocacy’**

# GOVERNANCE AND MANAGEMENT OF RFDP

- ❑ RFDP comprise of 10 Board Members who are vested with authority to give guidance and policy formulation. This advisory board reviews the activities RFDP implements on quarterly basis and offers suggestions for the way forward. Members are drawn from different backgrounds.
- ❑ They have put in place the measuring yardstick to evaluate successes and challenges management faces in its day to day endeavours. They also ensure that RFDP remains on course in its organisation mission, goals and objectives.
- ❑ RFDP has eight full time staffs whilst at grass root level we have six Community Outreach Staff who act as a link between RFDP and the community. The Executive Director heads the management team. He is responsible for smooth running of the organization ensures that project activities are implemented as planned, within timeframe and within approved budgets. He is assisted by the Program Coordinator who is responsible for day to day running of Field Activities.
- ❑ Under the Program Coordinator are Four Program Sector heads Managing Specific Programs.

# GOVERNANCE AND MANAGEMENT OF RFDP

- ❑ RFDP has a full time Program Accountant who is responsible for Financial Accounting in the organization, she prepares monthly, Quarterly and Annual financial reports and submits to the Board, Partners and Donors.
- ❑ The organization has the Monitoring and Evaluation Officer responsible for report writing, data collection, monitoring of project activities and providing feedback to the Director and Program Coordinator.
- ❑ RFDP has the Administrative officer who is the Front Desk manager responsible for Organization administration and office management.

# RFDP STRATEGIC GOALS

- ❑ To strengthen RFDP into an efficient, effective and sustainable organisation in Zambia
- ❑ To influence leadership at various levels to formulate and implement policies to improve the livelihoods of women and children in rural communities in Zambia
- ❑ To build the capacity of women and children in health, Economic empowerment, Sustainable management of Environment and Forests, Gender equality and Participation in Decision Making, Education and Micro enterprise development in communities of Zambia
- ❑ To strengthen partnership and networks on women and children livelihoods in rural communities in Zambia

# RFDP FOCUS AREAS

## Primary Health Care

### (a) Maternal and Child health.

Our Goal is to contribute to the reduction of maternal mortality rate in Zambia. The current MMR in Zambia stands at 398 per 100,000 live births. RFDP is working with (MoH) Rural Health Facilities to contribute to the reduction on maternal and child mortality.

### (b) HIV and AIDS Prevention, Care and Treatment Support Program

1. RFDP in partnership with UNC/GSDI is implementing a project entitled “Barriers and facilitators of treatment adherence among adolescents living with HIV and AIDS” This is a Research Project and is being implemented in Lundazi and Chipata District Projec. The aim of the project is to investigate the barriers and facilitators of treatment adherence amongst the adolescents living with HIV and AIDS.



# PRIMARY HEALTH CARE CONTD

## 2. Home Based Care and Treatment Support

This project is being implemented in Lundazi and RFDP has formed more than 20 HIV and AIDS support groups

### c) Malaria Prevention Programs.

- Our goal under this program is to contribute to the reduction of malaria incidences in eastern province of Zambia, with the current malaria incidence rate estimated at 12.7 percent in under 5 children (Zambia Indicator Malaria Survey, 2015). RFDP is working with Rural Health Facilities and communities to provide interventions that reduce malaria incidences.
- RFDP is training Community based Malaria agents on how to administer RDTs and IPTp, conducting community awareness and demand creation meetings on malaria prevention activities and RFDP is also lobbying different stakeholders to procure and Distribute more ITNs to children under 5 and pregnant women (current ITN coverage in Zambia is at 68%, ZDHS, 2013-2014)

# FORESTS AND ENVIRONMENT CONSERVATION, LAND MANAGEMENT AND CLIMATE CHANGE

## (a) IMPROVED FORESTS MANAGEMENT FOR SUSTAINABLE LIVELIHOOD in Eastern Province

The purpose of this program is to empower households with skills in apiculture and honey production for income generation and livelihood improvements, regeneration of degraded customary forests and afforestation of customary lands in Eastern Province. RFDP is raising awareness of community members on sustainable use of forests and other natural resources, effects of deforestation, climate change and land degradation and RFDP is also promoting local forest governance through participatory community based forest management of local forests.



## 2. WOMEN EMPOWERMENT

Under this Focus area RFDP is implementing the following programs

a) Promoting Women's Rights, Local Government and participation in Decision Making

□ The aim of this program is to increase women participation in local governance and decision making and ensure that women and men benefit and participate equally in the development process. In order to achieve this aim, RFDP is creating an enabling environment for women to participate in Local Governance and decision making, establishing Village Women networks and Men's Support Networks across the province who train their fellow women and men in Gender equality, Gender based Violence, Policy engagement, Women participation in local governance, decision making and lobbying and advocacy

(b) Access to Justice and Human Rights Protection for Women.

The aim of this program is to significantly increase access to justice and improve realisation of human rights for women in Eastern Province of Zambia. It seeks to contribute to the strengthening of the justice delivery system and related services and making them more accessible to the public, particularly to the vulnerable women

# WOMEN'S SAVINGS AND CREDIT GROUP INITIATIVE IN EASTERN, ZAMBIA

(INCREASING ACCESS TO FINANCIAL SERVICES FOR WOMEN AND GIRLS)



# **FACTORS CONSIDERED TO START A MICRO FINANCE PROGRAM**

- ❑ Microfinance is an essential pre-condition for sustainable economic development. Many low- and middle-income countries, including Zambia, have adopted provision of financial services as an important pillar of a country's overall economic development. Additionally, as a strategy to promote all-inclusive development, microfinance has become one of the programs which is a key alternative source of credit and other financial services for the poor, particularly women
- ❑. One of the major constraints to development of business in rural areas is the lack of financial services. Commercial banks have not filled the gap left by the withdrawal or collapse of state sponsored credit facilities aimed at rural farmers in the 1990s in Zambia.
- ❑ Financial Institutions are mostly found along the line of rail or in the central business areas. Remote rural districts such as Chipata and Lundazi district lack such facilities that can provide financial services to the vulnerable women.
- ❑ Moreover, poor women have long been considered to be a risky group for giving such loans by commercial banks because they do not have collateral. This has made poor people especially women in the remote districts of Zambia not to have access to financial services and this has contributed to high poverty levels.

# PROCESSES UNDERTAKEN BY RFDP TO IMPLEMENT MICRO FINANCE PROGRAM

- RFDP conducted a Research Study to (a) describe the design and implementation of a microfinance program, i.e., a women's savings and credit group; and (b) to examine the role of savings and credit groups on the well-being of women beneficiaries in Eastern Province, Case of Chipata District.
- The study was a non-experimental, descriptive research study with a mixed method data collection design. We collected data using close and open-ended questions to yield quantitative and qualitative information. The study sample included 50 women living in Chipata District and who were beneficiaries of other microfinance programs

# RESEARCH STUDY RESULTS

- ❑ The study findings suggest that the contributions of microfinance on women's well-being appears to be multidimensional. Microloans help women to expand their businesses, meet financial obligations, increase income and assets, and improve access to education.
- ❑ Our study also supports the idea that microfinance can be used as a tool to reduce poverty by reaching the poor and the financially excluded, or people without or with limited access to mainstream financial services.
- ❑ Additionally, our experience suggests that microfinance can be a viable mechanism to mobilize small savings and to provide potential savers with a less costly and more accessible way to save money. In turn, these small savings amounts can be used as capital to finance their own small businesses

# RFDP EXPERIENCE IN DESIGNING AND IMPLEMENTING MICRO FINANCE PROGRAMS

- ❑ It is against this Background that RFDP established Micro Finance Program in Eastern Province of Zambia and has been implementing this program for the past 7 yrs now.
- ❑ The aim of this program is to improve the well being of vulnerable Women through increasing their incomes levels, household asset base through access to financial services.
- ❑ This is done through mobilizing and training of Women Savings and Credit Groups called Village Savings and Loans Association (VSLA) in Saving Mobilization and Management, Credit management, Basic Business Skills Management and Basic Financial Management
- ❑ RFDP in Partnership with University of North Carolina/Global Social Development Innovations is currently implementing these activities in Lundazi District, Eastern provinces of Zambia and has reached 710 clients from 65 Women Savings and Credit Groups. Over 90% of the primary beneficiaries are women from vulnerable households in the district.

# REASONS FOR CHOOSING THIS INNOVATION - VSLA MODEL

- ❑ RFDP Zambia is implementing a community-based microfinance project called – Women Access to Financial Services Project. **The** project is a contextualised Village Saving and Loan (VS&LA) methodology, a community-based savings-led microfinance model.
- ❑ The model works through self-selected groups of people (usually unregistered and 10 to 25 people per group) who pool their money into a common fund through purchase of shares, from which members borrow, at times that are convenient to them.
- ❑ The money is paid back with interest, causing the fund to grow. The loans allow members to meet their small, short-term financial needs for income generation, meet social obligations and emergencies without having to borrow from money lenders at high interest rates.
- ❑ The groups meet weekly, bi weekly or monthly.

## VSLA MODEL CONTD

- ❑ The group members save with an end date in mind (usually end of a year) for distribution of all or part of the total funds (including interest earnings) to the individual members, usually on the basis of a formula that links pay out to the amount saved. This process is called share out and members receive their money they have been saving during the year (Cycle) including dividends from the interest.
- ❑ This lump sum distribution provides a large amount of money that each member can utilise for their production and consumption needs.

# ATTRACTION TO THIS INNOVATION

The main attractions of this model are:

- The loans are approved and disbursed in the presence of all the members during the group meeting
- The opportunity to save regularly
- The transparency in group management that results in the security of members' savings,
- Members' access to those savings and the lump sum available at share-out at the end of the year
- The group maintains Social Fund which is meant to help members in times of bereavements, sickness and any other problems a members can encounter.

# LESSONS LEARNT DURING THE IMPLEMENTATION OF MICRO FINANCE PROGRAM

- ❑ The culture of saving is enhanced because members savings are highly secured
- ❑ Feasibility of engaging women as agents of financial inclusion in rural communities
- ❑ Group members start new or expand existing Income Generating Activities (IGAs) through investing their savings or loans from external sources.
- ❑ There is increased household disposable income to meet household needs and acquiring household and productive assets.
- ❑ There is program sustainability since the loan funds are generated from their own group savings within the group and managed by the group itself.

**TAONGA CHOMENE**

**THANK YOU VERY MUCH**

Next

**SURESH PATHARE**

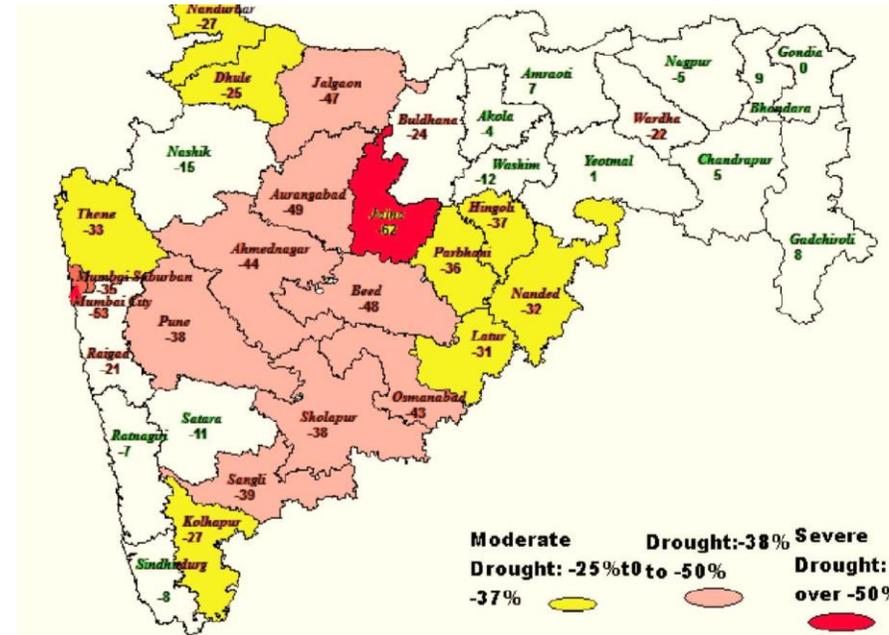
Design and Implementation of Social  
Innovations: From Evidence to Practice

# **Adolescent Boys and Girls Program for Gender Equity**

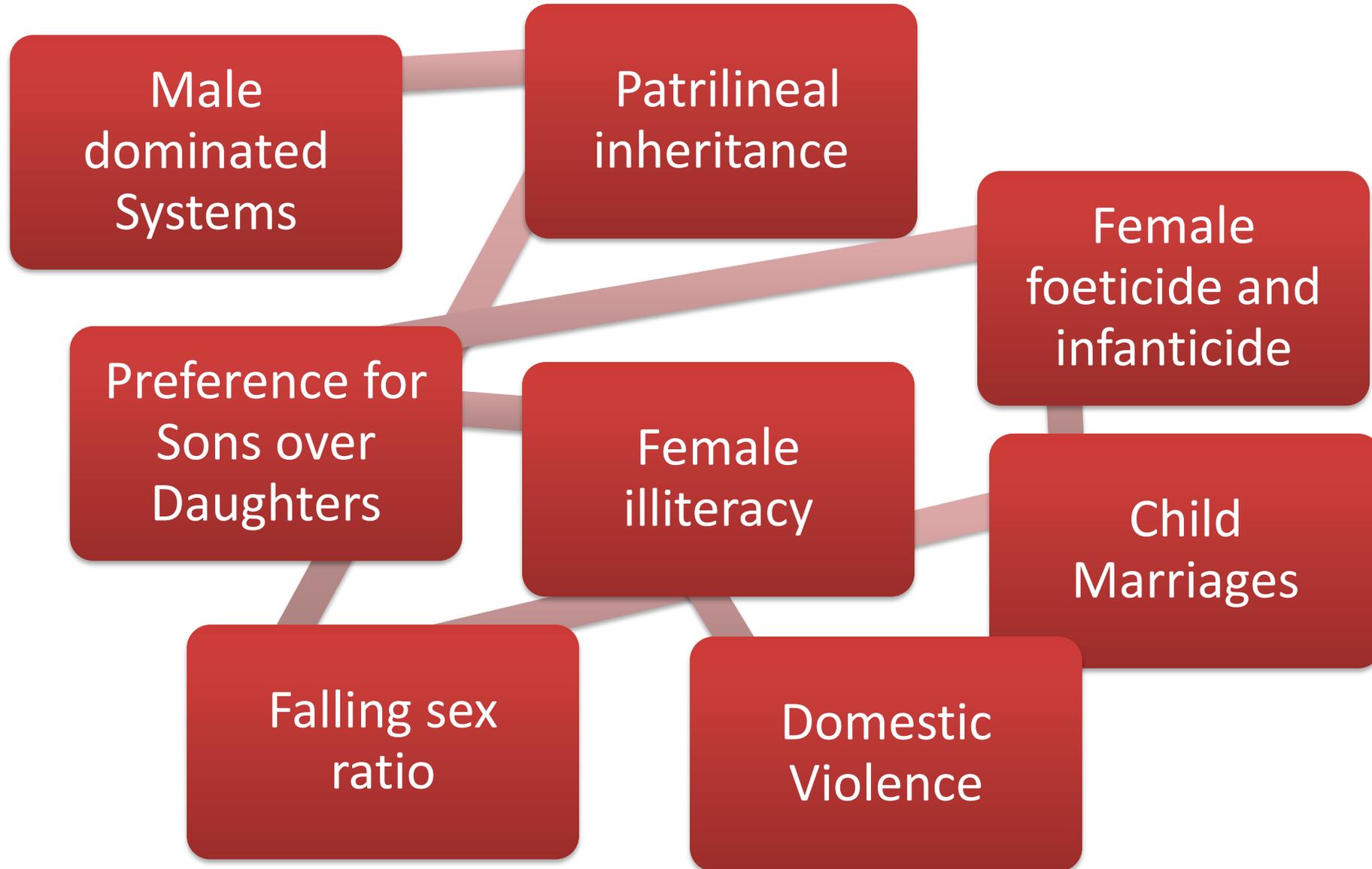
**Suresh Pathare, MSW, Ph.D.**

Center for Studies in Rural Development (CSRD),  
Ahmednagar, India.

# Program Area: Ahmednagar, India



# Local Concerns for Program Design



# A CULTURE OF FEMALE SUBORDINATION



SEX-SELECTIVE  
ABORTIONS



INVESTING LESS  
IN DAUGHTERS

- EDUCATION,
- TIME,
- HEALTH
- ATTENTION



CHILD  
MARRIAGE  
Domestic  
Violence

# **DISCRIMINATION FACED BY GIRLS**

**BEGINS AT EARLY CHILHOOD AND ADOLESCENCE**

## **CONTINUES**

**THROUGHOUT LIFE-**

- **HOUSEHOLD, SOCIAL, POLITICAL AND ECONOMIC DISCRIMINATION**
- **DOMESTIC VIOLENCE**

**BOYS AND GIRLS ACCEPT IT AS NORMS**

# PROGRAM - KEY THEMES

- Addressing the intersection between neglect of girl child, girls education, Child marriage, reproductive health and gender based violence.
- Attitudes and behavior accepting gender biases perpetuating female subordination
- Identities, values and social norms that view women as less valued

# Program Design and Strategy

- The program focuses on generating high – quality, high impact intervention research on a set of core issues in gender equity
- Parallel efforts are focused on making sure that key results are exchanges with key audiences, including particular key policy makers in india.

# Evidence to Practice

Intervention is designed to socialize the future generation towards better treatment of women and girls.

- Training to critically reflect on the social and cultural construction of gender roles and the treatment of women in Society.
- Bringing about appropriate attitudinal changes in thinking, behaving and relating

# Risks and challenges

- **Confronting the values** - Social and religious beliefs, myths, conceptions and practices.
- **Breaking the Taboo** - Talking about sex and sexuality
- **Overcoming resistance** – Partnering with school, teachers and parents.
- **Creating a space** - the rigid and traditional education system
- **Engaging and sustaining** - partnership with government for wider dissemination.

# Progress so far.....

- Project Designing and implementation plan considering local socio-cultural context
- Partnership with stakeholders – Government authorities, School, communities and parents
- Curriculum Designing

## Steps Ahead.....

- Tools testing and Conducting baseline
- Training of Trainers (TOTs)
- Training of adolescents' girls and boys
- Conducting end line and Generating Evidences to practice

“We believe that the adolescent boys and girls can be the agents of change. They are more receptive, sensitive and easily groomed as responsible persons. If we educate them at the young age, they will bring change in a whole family and community,”





GLOBAL SOCIAL  
DEVELOPMENT  
INNOVATIONS

Innovate • Evaluate • Disseminate

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