



THE VILLAGE AGENT MODEL

Experiences and Lessons from CARE International's work on Financial Inclusion for the marginalised.



Table of Contents

| | |
|--|----|
| Village Agent Model Attributes | 3 |
| Executive summary | 4 |
| Introduction | 6 |
| The VAM: Overview and background | 6 |
| Application of the VAM within CARE: Review of existing literature | 8 |
| Emerging issues from current practice | 10 |
| Analysis of the strengths and opportunities for the VAM | 12 |
| Strengths of the model | 12 |
| Key Opportunities | 12 |
| Summary of lessons learned and recommendations for future practice | 13 |
| Conclusion | 15 |

List of Acronyms

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|----------------|---------------------------------------|
| AAF | Access Africa |
| CBT | Community Based Trainer |
| CRS | Catholic Relief Services |
| CSCGs | Community Savings and Credit Groups |
| M&E | Monitoring and Evaluation |
| MIS | Management Information System |
| PA | POWER Africa |
| PSP | Private Service Providers |
| SPM | Selection, Planning and Management |
| VA | Village Agent |
| VAM | Village Agent Model |
| VAN | Village Agents Network |
| VSLA | Village Savings and Loan Associations |

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Village Agent Model Attributes



VA profile

Characteristics, qualities, experience, education background, personality and social position.



VA selection process

Processes undertaken when identifying and engaging VAs. It also articulates persons/offices involved in this process.



VA capacity building

Steps undertaken to equip a VA with required skills, knowledge and instincts to promote project initiatives during and after project closure.



VA roles and responsibilities

Specific tasks performed by a VA towards project implementation and sustainability after its closure.



VA remuneration

Financial reward offered to VAs in recognition of his or her contribution towards project implementation or service provided to a respective VSLA.



VA model sustainability

Ability to maintain processes and practices that keep the model functional.



VA model gender sensitivity

Principles and practices of the model that deliberately foster equal opportunities for both women and men to engage as VAs.



Executive summary

Village Savings and Loans Associations (VSLAs) provide access to financial services in rural areas of developing countries where access to formal financial services is very limited. VSLAs provide viable alternative for most rural folk because of their simplicity and responsiveness to community needs-the ability to save and borrow. The VSLA methodology is credited for its ability to thrive in any setting including areas with extreme poverty and low literacy and the methodology is considered to be self-sustainable and self-replicating because of its relevance and responsiveness.

The VSLA model was created by CARE in response to the limitations of traditional methods of saving such as rotational schemes to overcome the difficulties of offering credit to the rural poor. In 2008, CARE launched Access +Africa, a 10 year programme dedicated to scale up the VSLA methodology in 39 African countries. In order to promote self-replication, CARE designed and introduced the Village Agent Model (VAM) in 2009. The model uses experienced VSLA members as Village Agents (VAs). The VAs are trained by CARE's local partners to establish and train new VSLAs, follow up on new and existing groups on a fee based service contract. In this regard, the VAM was seen as a business-oriented model. The model has also been used to promote other CARE's community empowerment initiatives that include; enterprise skills development, financial literacy and gender equity training.

Since the launch of the model in 2009, many countries have adopted the VAM and modified it to suit their country and project specific contexts. The key challenges faced relate to effectiveness of the model in terms of outreach, cost effectiveness and sustainability of the model. Disparities in practice are mainly seen in the VA selection procedures, remuneration, scope of work, capacity building, certification process and VAM sustainability approaches.

Introduction

This report documents practical experiences and knowledge harnessed during the implementation of the VAM by CARE across a number of countries. It is a synthesis of experiences and reflections to date since the model was introduced in 2009. The report further provides an analysis of the strengths and challenges of the VAM, a set of best practices and it also presents recommendations for future practice as they relate to implementation of VA remuneration, VAN formation and sustainability of the VAM.

The report is drawn from a review of CARE documents on the VAM as applied by different countries, a validation/ learning workshop attended by representatives from 11 countries¹ and a qualitative study conducted in four countries. The document analysis provided a basis and benchmark for the VAM validation and standardisation, focusing on three components of the VAM namely; VAs, quality of documents used to promote the VAM and CARE's identity in these documents. Under the VA component, a particular focus was laid on the key attributes of the VAM: VA profile, selection process, capacity building, roles and responsibilities, remuneration, the VAM gender sensitivity and its sustainability. In addition to CARE's documents, the Private Services Providers (PSP) model document for Catholic Relief Services (CRS) was analysed. CRS is one of the organisations that adopted the VAM, documented and institutionalised it. Analysis of CRS's PSP manual was purposely done to retrieve the lessons learnt, and what has worked and been sustained from the original concept. This would enrich CARE's innovation scale-up.

This report presents an overview of the VAM, experiences and reflections of applying the model to date; challenges and strengths of the model; best practices as well as recommendations for future practice.

The VAM: Overview and Background

CARE's VAM was introduced by Access Africa in 2009 as a low-cost model designed to ensure self-replication and sustainability of VSLAs in rural and urban settings across the continent.

It was innovated as an engine that uses experienced VSLA members, called Village Agents (VAs), who are trained by CARE's local partners to establish and train new VSLAs at a fee paid by beneficiary associations. The initial idea for the VAM was to promote the VSLA methodology through training new associations and following-up both new and existing ones during and after project implementation. The model has also been used to promote other CARE's community empowerment initiatives including enterprise skills development, financial literacy and gender equity training. Since the introduction of the model, different countries have adopted and modified the model to fit their country-specific contexts and specific projects.

¹ Kenya, Uganda, Rwanda, Burundi, Tanzania, Malawi, Mali, Niger, Ghana, Canada and Cote D'Ivoire.

With these modifications, the originality and intent (continuous guidance and support to VSLAs) of the model has been discarded. In addition, there is no clear strategy that presents and promote the VA model as a business oriented approach. This has diverted VAs from working as independent entrepreneurs to view themselves as CARE project staff, hence, depriving the model of its business intent which affects its sustainability.

Due to the country and project specific variations in the VAM implementation, CARE is not adequately reflecting on, or documenting, its diverse experience and learning related to VAs and Village Agent Networks (VANs). In addition, there are no overarching guidelines and recommendations based on what works or does not work with regard to VA selection, capacity building, performance management and remuneration packages. These guidelines would be used by country offices to adapt to their specific contexts. The absence of guidelines has made implementation costly, thus affecting CARE's financial competitiveness, but it has also created room for VA exploitation especially where they are used as volunteers. This conflicts with CARE's core values of equality and integrity as well as the "Do no harm" principle.

In view of the foregoing, the VAM was identified as a learning theme by Power Africa and Access Africa for an extensive review to determine its relevance and to establish and validate those practices that have proved effective so as to provide a basis for the subsequent institutionalisation of the model.



A VA sensitising a VSLA group in Kanungu District, Uganda.

Application of the VAM within CARE:

Review of existing literature

The VAM was championed by Access Africa. Upon inception, Access Africa designed a well detailed VA training manual that would be used to train VSLAs. The manual adheres to the core principles of the VSLA methodology. Besides the manual, there are no guidelines to be followed by users to propel the model. Each country office has modelled VAM according to the distinctive country and project contexts. This diversity is reflected in the understanding and application of the model as it relates to: e.g. VA's title, profile, scope of work, selection process, remuneration, capacity building and sustainability of the model across country offices. In addition, the manual assumes that all VAs work for CARE donor funded projects to introduce VSLA in new areas only which contradicts its purpose for the sustainability of the VSLA methodology.

In comparison, a review of the Catholic Relief Services (CRS) Private Service Providers (PSP) manual reveals that the model is standardised and uniform across all CRS programmes. A clear and concrete guide exists and is used by different CRS programmes. Thus, it is easily identified with the organisation and with a clear market preparation for private service provision approaches.

Country disparities in the application and roll out of the VAM



VA PROFILE

Common practices

The process of identifying VA varies from country to country. 'VA' and 'CBT' are used interchangeably to describe VA persona.

In terms of academic qualifications, literacy and numeracy abilities form the fundamental capacity required for VAs across countries. These abilities are essential for a trainer to use any training manual and transfer knowledge to participants because he or she is able to translate technical concepts into a respective local language. Numeracy skills are required to train VSLA members in records and business book keeping.

Country Specific practices

In Uganda a CBT is the same as a VA in Tanzania & Malawi.

In Uganda, Ghana, Malawi, Tanzania, Rwanda, and Burundi, VAs are selected from existing VSLAs. In Ethiopia, Burundi and Kenya, VA selection extends beyond VSLA members to include other community members. In some countries like Rwanda and Ethiopia, additional academic requirements are set depending on the respective project deliverables especially those that are beyond the basic VSLA methodology.

Findings

VA qualities and skills include prior exposure to VSLA preferably in a leadership position as a chairperson or secretary or a committed VSLA member.

Skills set include numeracy and literacy, good leadership, good time management, good communication and relational skills. The personal qualities of a good VA should include trust, truthfulness, commitment flexibility and availability.



VA SELECTION PROCESS

Common practices

CARE (through its field staff) leads the selection process for purposes of transparency, objectivity and reliability.

Country Specific practices

In Uganda, VAs are vetted by local leaders. In Ethiopia, VAs are selected using government and community formal and informal structures.

Findings

VAs are identified by group members or project staff, particularly CBTs. Level of community involvement is low.



VA TERMS OF ENGAGEMENT AND SCOPE OF WORK

Common practices

Whenever VAs implement a donor funded project, they work for CARE and its implementing partner organisations (IPOs). Thus VAs are recruited at the beginning of the project implementation and graduated towards its end. Scope of work include routine monitoring visits to VSLAs or households, periodic reporting and representation.

Country Specific practices

In Uganda, VAs are engaged a few months to project closure. VA work is limited to training, coaching, monitoring, supervision and reporting to either the IPO or CARE on VSLA activities.

In Rwanda extra roles include community mobilisation, sensitisation and development of linkages with other CARE initiatives.

Findings

Annually, VAs can comfortably form four group, each with 25 members, while supporting over 30 groups. Support visits range from once a week (for young groups) to once a month (for relatively mature groups).



VA REMUNERATION

Common practices

Generally, CARE projects reward VAs for their work except in Uganda and Burundi. Amounts and mode of remuneration differ from one country to another.

Country Specific practices

In Uganda and Burundi, VAs are not remunerated by CARE. In the former case, they are engaged towards project closure while in the latter, they are engaged on a voluntary basis.

Mode of remuneration: In Ethiopia, payment is in kind (e.g. umbrellas and gumboots). In Kenya, Rwanda and Ghana, payment is monetary. Specifically Rwanda pays an equivalent of 40 USD. In Kenya, 70 percent is paid during implementation and 30% by each VSLA on its graduation. In countries where VAs are engaged to implement donor funded projects, their remuneration is set by CARE/IPO. Where they are involved in sustaining project initiatives, their remuneration is set by the VSLAs with CARE's guidance.

Findings

A majority of VAs are not paid by the groups as it was originally envisaged. There is an assumption that the VAs are paid by CARE or IPO like the CBTs. In Rwanda, Malawi and Niger, some VAs are remunerated by the groups because they understand the difference between VAs and CBTs.



VA CERTIFICATION

Common practices

Currently VAs are certified by either CARE or the IPO.



VA CAPACITY BUILDING

Common practices

Training begins when the VAs are still VSLA members and it includes a six month mentorship. The training focuses on key VSLA concepts, record keeping, group dynamics and any other additional skills required for effective group performance and individual empowerment. Specific topics include group mobilisation, facilitation skills and representation. Other essential skills such as entrepreneurship and referral management are not included.

Country Specific practices

No particular differences noted across countries.

Findings

VAs are trained prior to being assigned task. Training in VSLA methodology, SPM, financial literacy and formal financial linkages. Question of who trains VAs after project closure remains unanswered. E.g. in Rwanda, VAs identified through VANs did not receive any training.



SUSTAINABILITY OF THE VA MODEL

Common practices

There is no clarity on how the VAM features are managed after project closure across countries. Critical aspects such as VA replacements, supervision or support after project closure are not well articulated. The VAs work independently afterwards.

Country Specific practices

In Cote d'Ivoire, VAs are voluntarily forming networks to ensure coordination and acquire support after CARE's intervention. Whereas in Rwanda CARE projects are organising VAs into VANs.

Findings

In Rwanda and Malawi, VAs are members of the VAN. VAN meetings are regular and offer opportunity for cross learning. VAs are able to save and borrow from a credit fund managed by the VANs. In Rwanda, CARE has allocated a basket fund to different VANs.

A qualitative study conducted in Uganda, Malawi, Rwanda and Niger validates the findings from the document review as presented in the table above.

Emerging issues from current practice

The current practice limits the use of the VAM to VSLA formation although it was initiated to ensure sustainability of the VSLA methodology beyond formation. The discrepancies in practice are likely to hinder efforts for future replication of the model within CARE as well as adoption by other agencies using the VSLA methodology. The formation of VAN (locally referred to as Association of VSLA promoters) in Cote d'Ivoire holds promise for the sustainability of the model. It would be prudent to document this practice in terms of how the VANs are structured and the governance dynamics so that they can be adequately supported to function.

The VAM is recognised as an innovative approach that adds value to the realisation of project targets, sustainability and scale up of different interventions beyond VSLA. Despite variations in implementation practices, there is an understanding of who a VA is across all CARE countries. One of the key strengths of the model is its engagement of community based persons with minimal qualifications, who are to carry out the tasks assigned on a fee for service basis.

Given the disparities that exist in the implementation of the model - particularly with the selection process - it would be imperative to define the key competence parameters of the VAs. This would ensure that the right caliber of people is engaged and the skilling required is determined and planned at the beginning of project implementation. Experience has shown that the functionality and effectiveness of the VAM is greatly determined by the quality of the VA. A competent VA is more attractive and marketable to the groups, hence attracting a better pay than his or her counterparts.

Generally, VAs are engaged to train, coach, and monitor, supervise and report on VSLA activities. In some instances however, they are also tasked to equip VSLAs with additional skills such as business skills and financial literacy.

In reality, the VAs are neither adequately equipped to understand such concepts nor the technical aspects of this additional work. As a result, VAs have a very high case load that is not matched with their remuneration. It is recognised that VAs have generally achieved a level of influence and recognition in the community and among donor agencies although the influence among them varies due to disparities in capacity building processes. Notable variations are in the timing of the capacity building process and the content (knowledge and skills) imparted to VAs. The current capacity building process focuses on project specific technical areas which in some cases is inadequate and does not equip VAs with entrepreneurial skills yet these skills are essential for VAs to sell and earn from their work. Looking at instances where CARE pays VAs to implement a donor funded project and where communities enter into prior agreements with the VAs on a fee for service basis, the performance is good. On the other hand, where VAs work on a voluntary basis, they are demotivated and the relationship becomes exploitative because they have timelines and targets as per donor requirements yet they are not paid, a factor that affects VAN functionality.

The continued use of VAs after project closure in promotion of VSLA methodology has proven practical and successful with commendable levels of VSLA replication. However, it was observed that sustainability of the VA model is currently limited to the VAs' capacity rather than the system's capacity to support VAs and foster VA service delivery. Recognition was made for country offices (Rwanda and Cote d'Ivoire) efforts to use VANs for sustainability, despite disparities in their formation. It was noted that in Rwanda, VANs are externally formed while in Cote d'Ivoire they emerge and evolve naturally. Although in both situations, there is no engagement with local administration to foster their legal registration which affects their sustainability after CARE's involvement.

The model and its implementation are considered gender blind. Experience has shown that female VAs are more stable and reliable than their male counterparts whenever they are engaged to implement or sustain project initiatives especially VSLA. However, there is no deliberate consideration of how women and adolescent girls can promote and benefit from the model without jeopardising their rights.

Analysis of the strengths and opportunities for the VAM

Strengths of the model

The VAM is recognised for its cost effectiveness and ability to be used to implement and replicate the VSLA methodology.

In addition, the model has been used to scale up skills in financial literacy, enterprise development, bank linkages, gender and psychosocial support. The wide use of VAM within and outside CARE portrays its appropriateness to increase outreach, scope and sustainability of project initiatives in respective communities.

Moreover, the VAM has been credited for its ability and efficacy in establishing community based technical structures that could be tapped into by any development organisation or government to easily reach and serve vulnerable persons. Thus, if well developed, the model would make implementation of subsequent projects quick and cheaper. The model is seen as inclusive in as far as creating friendlier jobs for youth and women. The major drawback however the VAM schedules and workloads are not women and youth friendly.

Key Opportunities

The VAM has a lot of potential to grow and amplify CARE's innovativeness. There are wide opportunities for replication, adoption and scaling up of the model. To begin with, the model's ability to promote and sustain VSLA or other community savings and credit groups (CSCGs) presents an opportunity for adoption by other agencies. Already, CRS has adopted the model and adapted it to their own context. Globally, the VSLA methodology has been adopted across different development agencies and governments as a suitable platform for community development. This presents an opportunity for adopting the VA model at scale. At the community level, there is increased uptake of VSLA/CSCGs as appropriate means of financial access, demonstrated by willingness to form groups or work as VAs. Given that the VAM is formed and functions at a community level, community response becomes a critical factor for the model to succeed.

There are proven practices across country offices that can be tapped into by CARE to perfect and propel the model. These include the Impact Growth Strategies for West and South Africa regions where VSLA is used as a key approach to delivering other organisation's strategies such as Women Economic Empowerment. CARE is globally recognised as a learning and innovative organisation especially in financial inclusion and broadly in economic empowerment. If the VAM is standardised, it would be easy to scale-up and replicate beyond CARE hence propagating it among peer organisations and donors.

Summary of Lessons learned and Recommendations for future practice



VA MODEL

What has worked

- Using VAs to implement donor funded projects and scale-up the VSLA methodology after project closure.

Lessons

- The VAM is effective, well-working, and relevant
- The WAM is widely used by CARE in implementation, scale-up and replication of VSLA methodology.

Recommendations

- Consolidate experiences and lessons into CARE guidelines.
- Promote and maintain the model with its business intent for its sustainability.



VA PROFILE

What has worked

- VAs who are former project staff or active members of VSLAs deliver quality services and upholds VSLA methodological principles.

Lessons

- VAs that have prior knowledge, exposure and understanding of VSLA methodology tend to be more committed and reliable to promote VSLAs.
- VSLA with add-ons require high level of individual capability which is uncommon amongst VSLA members.

Recommendations

- Develop a comprehensive capacity building package and strengthen the technical skills and capacity of the VAs by adding other marketable skills like entrepreneurship in order for them to market and sell their services hence sustain the VA model functionality and relevance.
- Conduct capacity building assessment before engaging a VA to promote VSLA add-ons such as linkages, enterprise skills training and psychosocial support.



VA CAPACITY BUILDING

What has worked

- Building the capacity of the VAs on the VSLA methodology and group dynamics ensures quality service delivery to the targeted communities and mitigates methodological drifts.
- This is more effective where the process starts early enough when the VA is in his or her first year in the VSLA.

Lessons

- Building the capacity of the VAs on the VSLA methodology and group dynamics ensures quality service delivery to the targeted communities and mitigates methodological drifts.
- This is more effective where the process starts early enough when the VA is in his or her first year in the VSLA.

Recommendations

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- Conduct capacity building assessment before engaging a VA to promote VSLA add-ons such as linkages, enterprise skills training and psychosocial support.



VA ROLES AND RESPONSIBILITIES

What has worked

- VAs engaged to train, coach, monitor, supervise and report on VSLA activities.
- Training VSLAs on business skills and financial literacy.

Lessons

- Community development work using community based structures demands for clear and transparent roles and responsibilities. These should be flexible enough to engage with fixed lines of the different stakeholders in a manner that suit their particular needs. This mitigates any deviations that may lead to loss of credibility and trust in the VA.

Recommendations

- Review and revise VAs roles and responsibilities including a clear level of efforts that commiserates their level of capacity, livelihood activities and resources available.
- Update each stakeholders involved including VAs, and groups on each others' roles and responsibilities.
- Link the selection criteria of the VA with the expected roles and responsibilities to ensure capacity to deliver quality service.



VA REMUNERATION

What has worked

- CARE paying VAs whenever they are engaged to implement a donor funded project
- Prior agreement between the VA and VSLA on the fees for VA services.

Lessons

- VA volunteerism is not effective in implementing economic empowerment work especially donor funded project as there are targets set and are time bound.
- Fee for services attracts VAs' commitment and ascertains value for money invested in selecting, training and mentoring VAs.

Recommendations

- If a VA is used to implement donor funded projects with set targets, s/he should be paid commensurate to his or her performance. If working beyond project closure, then they should be remunerated by the groups based on a fair fee-for service package agreed upon by both parties. This upholds the "Do no harm" principle and conserves integrity of everybody involved.
- Sensitise and advocate for the VA remuneration through marketing their capacity and competences among key stakeholders such as VSLAs, government development organisations and financial services providers.



SUSTAINABILITY OF THE VA MODEL

What has worked

- Using the VAs to continue the promotion of VSLA methodology after project closure has proven practical and successful with commendable levels of VSLA replication across all country offices.

Lessons

- The model is sustainable given that it is designed based on VSLA sustainability, strengthening and community members' willingness to work as VAs.

Recommendations

- The new guidelines should focus on the model in totality rather than VAs.
- VANs should be established and their capacity comprehensively built for them to work as independent structures that offer paid services.
- Support VANs to develop funding base and engage in long term financial strategies as well as competent management of diverse funding.
- Develop a strategy on how VAs are supposed to be recruited, monitored, replaced, supported (technical and logistical sustainability) after project closure so as to avoid resource wastage through repeated VA selection and training processes for each project.
- Develop a monitoring and evaluation tracking system for VAM to ascertain its development, functionality, effectiveness and sustainability. The tracking tools should focus on the overall model rather than on just VA individual performance competences among key stakeholders such as VSLAs, government development organisations and financial services providers.

Conclusion

There is no doubt that the VAN model has a lot of potential to be replicated at scale.

The current challenges associated with the model are not associated with the merits of the model in scaling up the VSLA methodology but rather in the implementation modalities. Issues with implementation relate to discrepancies in VA selection, skilling, remuneration and sustainability. The absence of universal guidelines makes such discrepancies even more explicit. Even so, CARE is not adequately documenting cases that arise from this diversity and adaptation to the local context. Common ground should be obtained across CARE regarding volunteerism in the context of CARE's values and a set of minimum standards for capacity building as well as competencies required.

Recommendations relating to VA remuneration

- 1** Sensitise and advocate for the VA remuneration through marketing their capacity and competences among key stakeholders such as VSLAs, government development organisations and financial services providers.
- 2** Develop a comprehensive capacity building package and strengthen the technical skills and capacity of the VAs by adding other marketable and enabling skills like entrepreneurship in order for them to market and sell their services, hence sustain the VA model functionality and relevance. Conduct capacity building assessment before engaging a VA to promote VSLA add-ons such as linkages, enterprise skills training and psychosocial support.
- 3** Review and revise the VAs roles and responsibilities including a clear level of efforts that is commensurate with their level of capacity, livelihood activities and resources available. Link the selection criteria of the VAs with the expected roles and responsibilities to ensure capacity to deliver quality service and update each stakeholder involved including the VAs, and groups on their roles and responsibilities.
- 4** If a VA is used to implement donor funded projects with set targets, he or she should be paid commensurate to his or her performance. If working beyond project closure, then the VA should be remunerated by the groups based on a fair fee-for service package agreed upon by both parties. This upholds the "Do no harm" principle and conserves integrity of everybody involved.

Recommendations relating to VAN formation

- 1** VANs are a vital organ in VAM sustainability structure. They should be established and their capacity comprehensively built for them to work as independent structures that offer paid services. Project's support to the VANs should enable them to develop funding base and engage in long term financial strategies as well as competent management of diverse funding.



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