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# Driving Climate Resilience through Savings Groups

Tuesday, October 26 | 9:00 – 10:00 am (EDT)

# Speakers



**James Robinson**  
Itad



**Kelly Lavelle Nwachuku**  
ElleSolaire



**Simon Mugume**  
The Water Trust



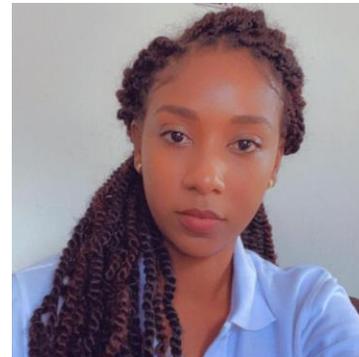
**Chris Prottas**  
The Water Trust



**Ornila Matuca**  
Our Sea Our Life,  
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**Surshti Patel**  
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**Maida Lobo**  
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**Ana Pinto**  
Zoological Society  
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**Jeremy Huet**  
Our Sea Our Life,  
ZSL



**James Robinson**  
Practice Lead: Inclusive Growth and  
Climate Change  
*Itad*



# Why now?

## **Climate Change increasingly recognized as the issue of our time.**

- Climate models project robust differences in regional climate characteristics between present-day and global warming.
- The impact of climate change has disproportionately affected people living in poverty, particularly those dependent on agricultural and pastoral livelihoods, as well as among marginalized communities, women and girls.
- COP26 is bringing increased focus on transitioning to less carbon intensive economy and how communities adapt and remain resilient to climate changes.
- Work already being undertaken in this area including through Women Saving for Resilience Innovation Fund
- Earlier in the year Itad undertook a review of successes and challenges in current programming.



## Savings and climate resilience review

### SAVINGS AND DISASTER PREPAREDNESS AND RESPONSE - KEY FINDINGS

Several programs have included savings groups as a key activity for disaster response, as they provide a buffer against the impacts of shocks on household finances and livelihoods; can fill gaps between the shock occurring and the formal response; and are key to ensure that individuals and/or communities do not incur additional debt

Savings groups are not commonly used as a mechanism for disaster preparedness, but they could play a key role in the dissemination of early warning messages to communities and individuals.

Savings groups help populations access intangible assets, such as social networks, which are key to ensure individuals can provide mutual support at times of crises.

Although savings play a key part in helping individuals and communities cope with shocks, the size of savings and the frequency of shocks might affect the ability of a savings group to provide support to its members.

<https://www.itad.com/knowledge-product/savings-climate-resilience-review/>



## Savings and climate resilience review

### SAVINGS AND CLIMATE ADAPTATION - KEY FINDINGS

Savings are a key mechanism to support adaptation, with income diversification decreasing dependency on single livelihoods and spreading livelihood risks. However, there are challenges to consider when income diversification activities are too closely linked with climate-dependent activities.

Savings can help individuals make direct investments into climate smart agriculture, but at times beneficiaries need to meet urgent needs instead.

There are opportunities and good examples of linking saving groups with other types of financial products, such as micro-insurance or with MFIs, to ensure savings groups are prepared and can draw on multiple mechanisms to withstand shocks.

Savings initiatives are usually only able to support individuals to relatively small amounts. These are often not able to cover larger investments that could contribute more significantly to adaptation.



**Kelly Lavelle Nwachuku**  
Founder & CEO  
*ElleSolaire*



ElleSolaire  
WOMEN'S ENTREPRENEURSHIP INITIATIVE



# Local climate change context: Senegal

Temperatures: 0.9 Celcius increase since 1960 / 1-3 Celcius increase expected by 2060

Rainfall: 15% decrease in long term average / increased unpredictability and intensity of rainfall events

## Agriculture

- Reduced crop quality & yields
- Locust infestations
- Decreased livestock productivity

## Water

- Reduced groundwater
- Degraded quality & salinity
- Increased flood risk
- Reduced hydropower

## Coastal Zones

- 1m sea level rise by 2100
- Flood risk to urbanized areas
- Coastal erosion & salination
- Mangroves & biodiversity

## Fisheries

- Ocean warming & acidification
- Migration & reproduction
- Reduced fishing yields
- Impact on livelihoods

## Health

- Water-borne disease
- Cholera outbreaks
- Vector-borne disease
- Disaster risk

## Food insecurity

- Flood risk
- Drought risk
- Malnutrition

*“Women are disproportionately impacted by climate change, more vulnerable to gender-based violence, and therefore disproportionately impacted by conflict.”*

*Vice President Kamala Harris*



*Dakar Women's Climate Rally: 24<sup>th</sup> October 2021*

# What is ElleSolaire?

**The first women-led PAYGO clean energy social enterprise in West Africa**

- Partner with Village Savings and Loans Associations (VSLA) to build a women-led last-mile distribution network for clean energy services.
- Recruit, train, develop skills and capacities of women to prepare them as clean energy entrepreneurs through ElleSolaire Academy.
- Support VSLAs to deliver cutting edge solar solutions to last mile off-grid households.
- Distribute clean energy productive use solutions to support new livelihoods (entrepreneurs packs, refrigeration ...)
- Offer affordable energy access through innovative Pay-as-you-go technology.



# ElleSolaire model: driving impact and building resiliency through Women's Savings Groups led model



**PAYGO CUSTOMERS**  
Save money



**ELLESOLAIRE ENTREPRENEURS**  
Commission Share Scheme



**WOMEN'S VSLAs**  
Commission Share Scheme



**ELLESOLAIRE**  
Gross Margin Share



Reinvest energy spend savings on other priorities



Reinvest earnings in family & new business



Reinvest earnings in collective VSLA activities



Reinvest future net earnings in growth



## Call to Action:

How might the international community  
**LEARN** from Savings Groups in relation to  
*resiliency and adaptation?*

## Promote:



[www.ellesolaire.org](http://www.ellesolaire.org)

**Ellesolaire**  
WOMEN'S ENTREPRENEURSHIP INITIATIVE



**Chris Prottas**  
Executive Director  
*The Water Trust*



# Savings groups and sustainable water

October 2021



Chris Prottas  
Executive Director  
[cprottas@watertrust.org](mailto:cprottas@watertrust.org)

**THE  
WATER  
TRUST**



## The situation in rural Uganda

- **Unsustainable water:** 45% of rural boreholes are broken
- **Poor household resilience to shocks:** 67% of households report no cash savings of any form



# Our journey with savings groups

- Piloted savings groups in 26 communities in 2017
- As of 2019, 200 savings groups trained by staff
- As of today, >900 active savings groups
- In 2021, expanded to refugees.
- In 2022, piloting solar energy & earthen flooring sales models.



# Results

- 95% functionality of water points (n=192)
- Annual water point reserve fund increased from \$66 in year 1 to \$75 in year 2 to \$173 in year 3
- Spending \$19, \$29, and \$52 over those years
- Strong groups

Membership increasing from 28 (year 1) to 36 (year 3)

\$1-1.5 K in annual savings and interest, growing each year.

Average attendance rates >70%

*Visit: [watertrust.org](http://watertrust.org), click "Library" to see latest evidence brief*





## What is the secret with savings groups?

- ✓ Trusted to manage money
- ✓ Helps households address their priorities
- ✓ Improves household resilience
- ✓ Regular meeting attendance by 25+ members
- ✓ Regular collective action and decision-making
- ✓ Reliable access to capital
- ✓ Durable, lasting institution\*

\*89% of Village Savings and Loan Association (VSLA) groups survive more than five years (Allen 2002).



## Impact of COVID-19

- Disrupted meetings (especially April-July)
- Lowered savings
- Reduced meeting attendance
- Provided critical savings buffer and social capital
- Requires steps to conduct safe meeting with uneven adherence (i.e., spacing seating, hand washing, mask wearing)
- **Did not decrease interest in savings groups**

# Finding new ways to build resiliency

- Current groups have >\$1 million in savings and interest each year.
- Financially empowered for collective actions or individual purchases that improve life and/or build resiliency.
- Partnering to test savings groups as means to drive uptake of earthen flooring (significant health risk) and solar energy products.
- Discussions with governance NGOs on how SHGs might cooperate to perform higher level service delivery oversight and/or advocacy.





**THE  
WATER  
TRUST**

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**Ana Pinto**  
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London (ZSL)*

**Jeremy Huet**  
Project Manager  
*Our Sea Our Life, ZSL*



**Our Sea Our Life:  
Savings Groups  
and  
Climate Resilience**

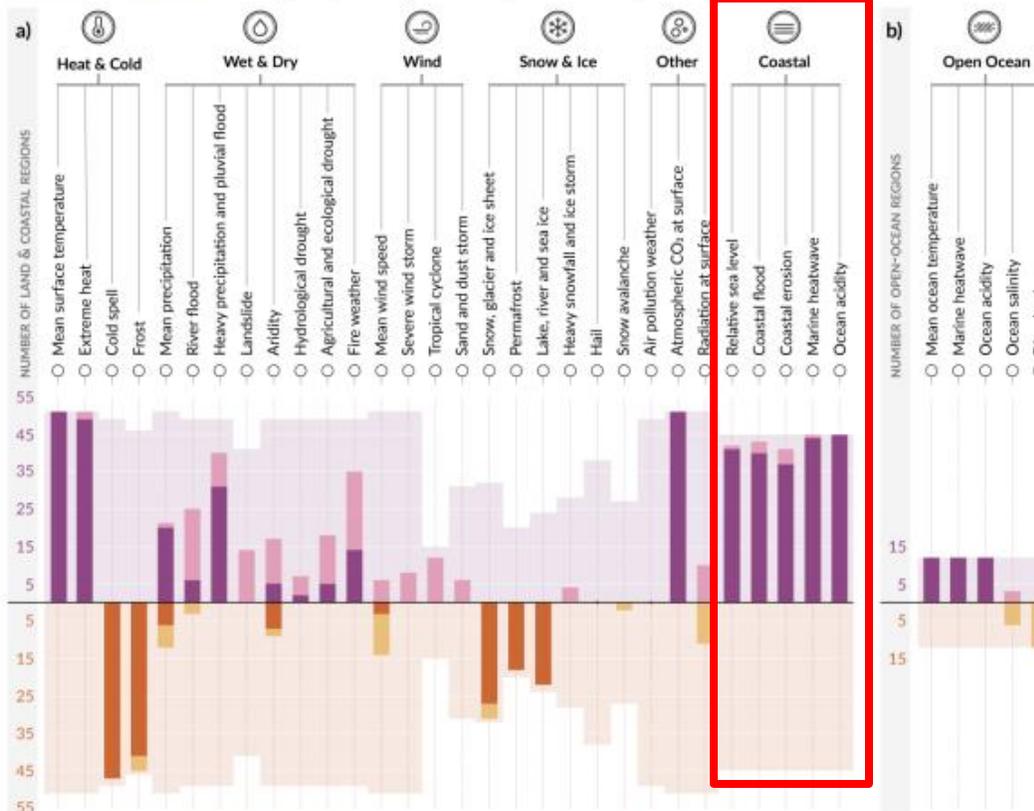




# Multiple climatic impact-drivers are projected to change in all regions of the world

Figure SPM.9

Number of land & coastal regions (a) and open-ocean regions (b) where each climatic impact-driver (CID) is projected to increase or decrease with high confidence (dark shade) or medium confidence (light shade)



ASSESSED FUTURE CHANGES  
Changes refer to a 20–30 year period centred around 2050 and/or consistent with 2°C global warming compared to a similar period within 1960–2014 or 1850–1900.

BAR CHART LEGEND

- Regions with high confidence increase
- Regions with medium confidence increase
- Regions with high confidence decrease
- Regions with medium confidence decrease

LIGHTER-SHADED 'ENVELOPE' LEGEND

The height of the lighter shaded 'envelope' behind each bar represents the maximum number of regions for which each CID is relevant. The envelope is symmetrical about the x-axis showing the maximum possible number of relevant regions for CID increase (upper part) or decrease (lower part).

**SIXTH ASSESSMENT REPORT**  
Working Group I - The Physical Science Basis

**Regional fact sheet - Africa**

**Common regional changes**

- Mean temperatures and hot extremes have emerged above natural variability, relative to 1850–1900, in all land regions in Africa (high confidence).
- The rate of surface temperature increase has generally been more rapid in Africa than the global average, with human-induced climate change being the dominant driver (high confidence).
- Observed increases in hot extremes (including heatwaves) and decreases in cold extremes (including cold waves) are projected to continue throughout the 21st century with additional global warming (high confidence).
- Marine heatwaves have become more frequent since the 20th century and are projected to increase around Africa (high confidence).
- Relative sea level has increased at a higher rate than global mean sea level around Africa over the last 3 decades. Relative sea-level rise is likely to virtually certain to continue around Africa, contributing to increases in the frequency and severity of coastal flooding in low-lying areas to coastal erosion and along most sandy coasts (high confidence).
- The frequency and intensity of heavy precipitation events are projected to increase almost everywhere in Africa with additional global warming (high confidence).

**West African Monsoon (WAM)**

- Monsoon precipitation is projected to increase over the Central Sahel and decrease over the far western Sahel. The monsoon season is projected to have a delayed onset and a delayed retreat.
- Observed increase in monsoon precipitation during the 20th century due to warming from greenhouse gas emissions masked by the decrease due to cooling from human-caused aerosol emissions (high confidence). Observed increase since the 1950s are partly due to the growing influence of greenhouse gases and reductions in the cooling effect of human-caused aerosol emissions over Europe and North America.

**East Southern Africa (ESAF)**

- Observed decreases in mean precipitation;
- Observed and projected increases in heavy precipitation and pluvial flooding;
- Observed and projected increase in aridity, agricultural and ecological droughts;
- Observed increase in meteorological drought, projected increase in meteorological droughts from 1.5°C, higher confidence at higher GWLs;
- Projected increases in fire weather conditions; increases in mean wind speed; increase of average tropical cyclone wind speeds and associated heavy precipitation and of the proportion of category 4-5 tropical cyclones.

**Madagascar (MDG)**

- Observed increases in aridity;
- Projected increase in meteorological droughts from 1.5°C, higher confidence at higher GWLs; increases in agricultural and ecological droughts types particularly at higher warming levels;
- Projected increases in heavy precipitation and pluvial flooding;
- Projected increase of average tropical cyclone wind speeds and associated heavy precipitation and of the proportion of category 4-5 tropical cyclones.

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**Links for further details**  
Common regional change: TS 4.3, Figure TS.23, Atlas 4.2, 12.4.1, Table TS.5  
Regions specific changes: TS 4.3.2.1, 5.3.2.4.3, BOX TS.13, 11.9, Tables 11.4-11.6, 12.4.1, Atlas 4, TS and TN: 11.3.5, Figure 11.11, Total Precipitation: 4.6.1.2, Figure 4.32, TS 1.3.2, Figure TS.5  
RX1day: 11.4.5, Figure 11.16



**NEWS**

**Mozambique: Cyclone Kenneth aftermath in pictures**

By [Giles Handley](#)

A powerful cyclone has destroyed thousands of homes and killed dozens of people in Mozambique. Cyclone Kenneth made landfall on Thursday with winds of 230km/h (140mph). It's predicted the weather system will bring 100mm of rain to parts of the country. It's predicted the heavy rain will bring 100mm of rain to parts of the country. It's predicted the heavy rain will bring 100mm of rain to parts of the country.

[View gallery](#)



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# OUR SEA OUR LIFE

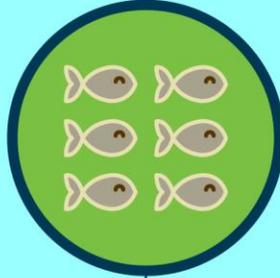
Empowering coastal communities in northern Mozambique to manage marine resources, build sustainable livelihoods and replenish the ocean.



Marine habitats and fish species are depleted by unsustainable fishing methods. Offshore oil/gas exploration also threatens further disruption. Poverty is widespread making communities highly dependent on marine resources. Government support for the biodiverse marine environment is limited.

Community banks allow the local community to save money and invest in sustainable livelihoods.

Access to essential financial services improves food security and increases the standard of living for the local community.



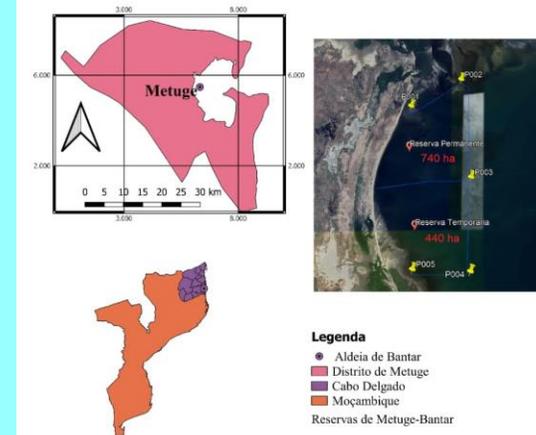
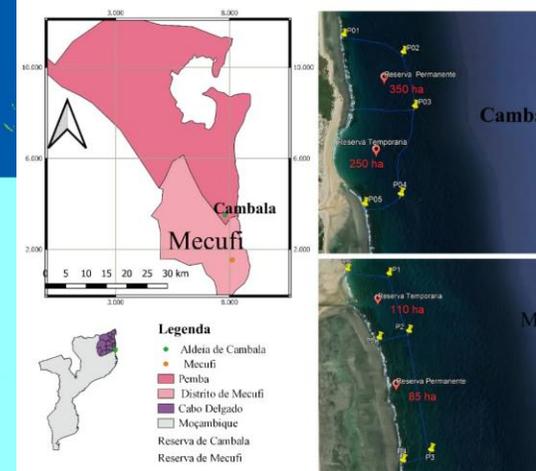
We have introduced Price Premium schemes for sustainably produced and harvested octopus, vegetables and bivalves.

Financial incentives supplement the income for fishers and improve their compliance of marine regulations, helping the ocean to replenish.



We have introduced Locally Managed Marine Areas with permanent replenishment zones and temporary closed areas. These regulated fishing areas are enforced by CCP and local authorities.

Species with shorter life cycles like octopus are given more time to grow, providing a higher value catch for local communities when the temporary closed areas re-open.

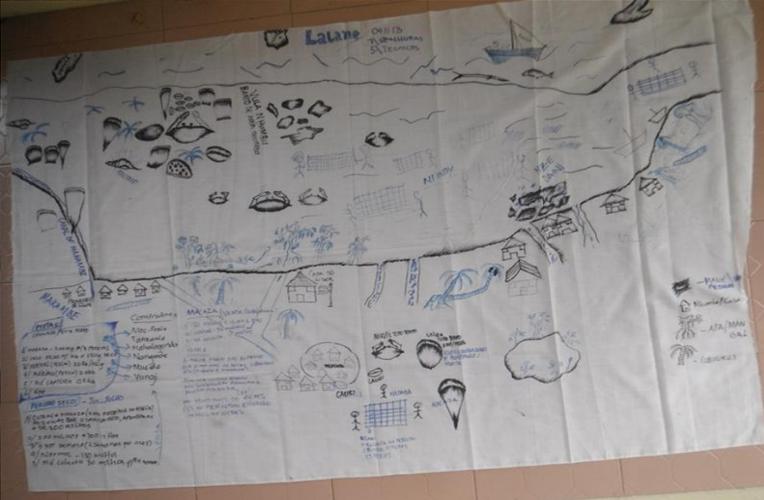


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# @OurSeaOurLife

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## Conclusions from Itad's review and intro to Q&A:

Do these resonate with practical experiences we've heard about today?:

- Savings groups are key in supporting individuals in disaster response and need to be linked with other elements of resilience programming to ensure they can support climate adaptation.
- There is clear evidence that informal savings are a key mechanism for managing shocks, but there is a limit to the effectiveness when large-scale and/or prolonged shocks associated with climate change occur.
- The scale of climate change and the frequency of shocks highlight the need for packages of support that help communities and individuals cope before, during and after shocks.
- More research is needed to continue to build the evidence base around savings and financial inclusion initiatives and climate resilience.

# Q&A Discussants



**James Robinson**  
Itad



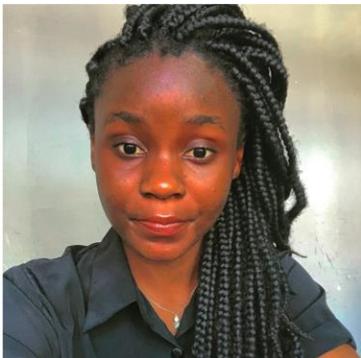
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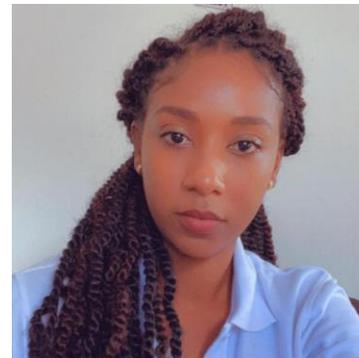
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## Webinar

### **Cash Strapped? A Learning Discussion on Market-Based Programming in Liquidity Crises**

Webinar | Nov 9 | 12:00 PM  
GMT/London

## Call for Participation

**SEEP's 2022 series, Tipping the Scales: mobilizing the network for unlearning, learning and change.**

## Call for Experience: Savings Groups, Women and COVID-19

A SEEP Peer Learning Group is seeking tools, case studies, and project examples that have been successful or from which you have learned much related to two key topics:

- 1) Women's Voice & Leadership, and
- 2) Strengthening Savings Group Resilience to Shocks.