

GOOD PRACTICES AND LESSONS LEARNED

AVSI – Cote D'Ivoire

Project: Integrated project to support the empowerment of artisans in Cote D'Ivoire

Good Practice: – The Savings and Community Solidarity Groups (GESCO), as elements for the financial and social inclusion of crafts people

Brief summary

The GESCOs are inspired by traditional tontines and Village Savings and Loan Associations (VSLAs). Their main difference from these is that they are not limited to only rural areas. With the support of AVSI, GESCOs are set up on a professional and local basis to stay on a small scale where all members know and trust each other.

Key Areas of Good Practice

- Local savings (3.5)
 - Strengthening the association capacity of artisans (3.6)
 - Sharing social risks
 - Microcredit and access to self-financing (3.5)
 - Access to micro insurance for health (2.3)
 - Building confidence and community social capital
 - Stabilisation and strengthening of workshop assets and securing employment by accessing health.
- This has reduced absenteeism at work. It has also enlarged the workshops and opened up new markets

Context - Brief description

Who was involved:

GESCO applies to all project beneficiaries. We have emphasized the OPA (Professional Crafts Persons' Organisations), which have already started to be mobilised, and in which, all male and female members are concerned. The originality of GESCO is its open membership to other workers' trades. As such, some GESCO have integrated traders and small-scale planters. This has had the advantage of expanding the scope of GESCOs in the community.

Description: processes and steps involved

Creation and Organisation: The members of the craft organisations had already formed professional groups. Social workers conduct several focus groups and awareness raising sessions with the members of these groups. They then support the crafts people in their GESCO savings group formation process. GESCO groups are composed of around 15 to 30 people who agree to come together and collect small savings together. The contributions start after several months of supervision and training whilst also building group cohesion. The project provides the equipment (cash register, notebooks, etc.). The payments are collected in boxes. Each group defines a mode of operation through formalised statutes and internal regulations. As the savings evolved in the fund, the AVSI Project facilitated the linkage with microfinance institutions and electronic money structures (Orange Money, MTN Money, etc.).

Micro savings and micro credit function: Organising the collection of members' savings, they redistribute it in the form of credit (for consumption or equipment, or for insurance premiums). With the support of microfinance institutions (with the triple function of saving, credit and



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insurance), 204 groups were formed and 4,181 craftspeople were mobilised. Savings of nearly 100 million FCFA were accumulated.

Health access function: The insurance function is activated at the request of the member of GESCO. An amount is collected at the level of each OPA for the establishment of a health insurance group. However, as it can take time to reach the needed critical funding mass in each OPA, the overall accumulated amount is used to contribute to already existing and functional associations. It can also be used to subscribe to private insurance tailored to the needs of the members. This allows the contributing artisans to immediately benefit from the benefits of health coverage. More than half (2,742) of the craftspeople members of the GESCO have used these funds to obtain health coverage and to adhere to health support associations.

Monitoring and Evaluation: The project has developed monitoring sheets that GESCO beneficiaries and their supervisors (Agent GESCO or Group Promoter) use. Their mission is to make sure that the GESCOs hold their meetings, that the counts in the notebooks and registers in the notebooks are well done. These agents are also advisers and facilitators in case problems are encountered within the GESCO. At the beginning of their formation, the GESCO meetings are held weekly. As the consolidation of the group proceeds, meetings can be held monthly, and in accordance with the rules that each GESCO has established. Thus, the Group Promoters are important in the follow-up of the GESCOs. As part of our project, Coordinators supervise these Group Promoters.

Sustainability of the Good Practice

Our project had the merit of establishing the GESCO within existing professional organisations of craftspeople. Our remarkable success comes from the institutional and community connections that we have developed. For example, Group Promoters come from the groups of craftspeople themselves. The project trained all the actors at the regional Chamber of Trades and Social Centres (Social Structures of the State) level on the supervision of the GESCOs. Based on these experiences, some Governmental Social Centres set up GESCOs for their beneficiaries. Thus, it emerges that GESCO is increasingly becoming a strong element of the functioning and life of crafts organisations.

Lesson Learned:

I remember a phrase said in the community: "We do not manage money with noise". This reflects the delicacy of the GESCO. So trust and credibility are at the heart of GESCO's success. This trust must be embodied in the project promoter. There must be close relationships in the formation of the GESCO, in follow-up and mentoring during all phases. The greater the trust and fairness, the longer the GESCOs endure.