



Credit: CARE



Savings Groups in Emergencies

Integrating Savings Groups into *more* humanitarian programming – and doing it *better* – holds significant potential to improve the outcomes of humanitarian aid.

THE POWER OF SAVINGS GROUPS

Savings Groups are one of the most widespread economic empowerment initiatives worldwide. Over the past 30 years, hundreds of NGOs and local civil society organizations have mobilized and trained Savings Groups across 75 countries, with an estimated 20 million active members.

In emergencies, Savings Groups:

- Mobilize capital to meet urgent needs, as well as finance household and business investments
- Help (re)build social cohesion, and support community-based protection mechanisms
- Support diverse development objectives related to the restoration of livelihoods, women’s economic empowerment, gender equality, health, social protection, and Water, Sanitation, and Hygiene (WASH)
- Link relief, rehabilitation, and development
- Build resilience to future stresses and shocks

There are, however, important challenges to working with Savings Groups in emergencies – along logistical, economic, social, and psychological dimensions.

We know that Savings Groups work – and that they are powerful. But, in emergencies, we must revisit some of our approaches and assumptions.

COLLECTIVE LEARNING

In 2021, eight organizations – committed to improving and understanding this process – came together to form a learning group. With support from the Sall Family Foundation and USAID’s Bureau for Humanitarian Assistance, we met regularly over a period of one year, to examine the specificities of Savings Groups in emergencies. We shared resources, experience, common challenges and solutions, within and beyond our organizations; and we produced a resource guide to help Savings Group and humanitarian specialists collaborate more effectively.

GET STARTED



Credit: World Relief

LEARNING BRIEF – explore key concepts, considerations, and options to better integrate Savings Groups into humanitarian programming.

LEARN MORE



Credit: The SEEP Network

RESOURCE GUIDE – actionable guidance for Savings Group and humanitarian specialists. It may be used for strategy and program development, staff training, orientation for partners, learning discussions, and advocacy and communications.



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