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Upscaling Village Saving and Loan Associations Towards Enhancing Gender Empowerment

**A Case Study of VSLA Groups in the Cassava Value Chain in Rivercess County,
Liberia**



Justin Zrango Loga

**Van Hall Larenstein University of Applied Sciences
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A Case Study of VSLA Groups in the Cassava Value Chain in Rivercess County, Liberia

**A Research Project for the Degree of International Master in Agricultural Production Chain Management
Specialisation: Horticulture Chains**

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Author: Justin Zrango Loga

Supervisor: Marco Verschuur

Assessor: Euridíce Leyequién Abarca

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DEDICATION

I wholeheartedly dedicate this achievement to the Almighty God and my entire family, especially as the first person in my family to attain such a higher education milestone by earning a master's degree.

Furthermore, I sincerely dedicate this accomplishment to the ongoing and ever-growing fight against poverty, hunger, food and nutrition insecurity, and gender inequality and disparities against women, wherever they exist and in all forms. This dedication reflects my unwavering commitment to the holistic realisation of the Sustainable Development Goals (SDGs) as well as my continuous pursuits to make the world a better place.

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ACRONYMS & ABBREVIATIONS

AfDB	: African Development Bank
APCM	: Agricultural Production Chain Management
CAC	: County Agriculture Coordinator
CARE	: Cooperative for Assistance and Relief Everywhere
CHAP	: Community of Hope Agricultural Project
CLI	: Catalyst Liberia Incorporated
CMTDC	: Cassava Market and Trade Development Corporation
DFID	: Department for International Development
ECDPM	: European Centre for Development Policy Management
FAO	: Food and Agriculture Organization
FGD	: Focus Group Discussion
Fig	: Figure
GoL	: Government of Liberia
HQCPs	: High Quality Cassava Products
INGO	: International Non-Government Organization
ITC	: International Trade Centre
KII	: Key Informant Interview
LISGIS	: Liberia Institute of Statistics and Geo-Information Services
LNGO	: Local Non-Government Organization
MOA	: Ministry of Agriculture
MOGD	: Ministry of Gender and Development of Liberia
NGO	: Non-Government Organization
PARTNERS	: Prosperous Agriculture Roadmap to Nutrition & Entrepreneurship, Reinforcing Sustainability
PESTEC	: Political Economic Social Technological Environmental and Cultural
PRA	: Participatory Rapid Appraisal
PRMGE	: World Bank's Gender and Development Group
PRS	: Poverty Reduction Strategy
ROSCA	: Rotating Savings and Credit Association (ROSCA)
SDGs	: Sustainable Development Goals
SHF	: Smallholder Farmers
SDPRP	: Sustainable Development and Poverty Reduction Program
SPSS	: Statistical Package for Social Science
SWOT	: Strengths Weaknesses and Opportunities
UN	: United Nations
USAID	: United States Agency for International Development
VHL	: Van Hall Larenstein University of Applied Sciences
VSLA	: Village Saving and Loan Association
WEAI	: Women's Empowerment in Agriculture Index
WHH	: Welthungerhilfe

EXECUTIVE SUMMARY

The crucial role of women in agrifood systems in many African countries cannot be underrated. In Liberia, women contribute to over half of the food crop production. Their involvement in cash crop production remains limited, as men primarily dominate control over the major cash crops. Cassava is the second most important food crop and generally referred to as “women's crop” in the country. However, the full potential of the subsector has not been realised due to a range of factors such as gender inequality often dominant in agricultural value chains. VSLAs are the core interventions of the PARTNERS Programme aimed at improving the cassava value chain in south-eastern Liberia, including Rivercess County by Welthungerhilfe. One key gap is the absence of explicit gender mainstreaming (women empowerment) strategies in these interventions. Hence, this research explored the role of VSLAs towards women empowerment outcomes in the cassava value chain under the Programme. It formulated gender-sensitive indicators including VSLA scaling strategies for gender-sensitive chains development through a case of VSLA groups in Rivercess County. The study sought to address two main research questions:

1. *What are the contributions of VSLAs towards women empowerment in the cassava value chain in Rivercess?*
2. *What are the performances of VSLAs towards women empowerment in the cassava value chain in Rivercess?*

Addressing this, the research methodology employed encompassed a case study approach in the form of impact evaluation, integrating both qualitative and quantitative approach through primary and secondary data sources. The secondary data involved extensive review of relevant literature. Whilst the primary data was gathered through a survey administered to 54 VSLA women engaged in the cassava chain, selected through stratification composing 3 strata (Village, Town, and City) with 18 participants each. KIs were conducted with 4 stakeholders, and FGDs were conducted with VSLAs members and project staff, all contributing to the primary data. The selection of the respondents used purposive sampling. The quantitative data analysis basically involved the computation of descriptive statistical tools such as Chi-square and crosstabulation through IBM SPSS 28. The qualitative analysis employed the thematic analysis process. The research findings were visually represented using various analytical tools, including chain map, engendered matrix, graphs, and tables. The findings revealed that VSLAs hold promise as a viable approach to tackle gender disparities and advance women empowerment within value chains. The study highlights the central role of all the 54 VSLAs women (100%) across the three (3) clusters in the core chain activities such as production, processing, and retailing. The finding underscored that the women are now more visible and recognised as chain actors. They demonstrate enhanced competence and confidence in their activities, taking on more responsibilities, and actively making choices to advance their positions within the chain as Chain Integrators. Moreover, they are proactively establishing chain partnerships and actively engaging in chain management processes within the chain as Chain Partners, indicating the removal of barriers to their structure and agency. Furthermore, they exhibit the necessary capacities and opportunities to co-own enterprises and establish connections with other actors in the chain as Chain Co-Owners. This milestone empowerment, driven by VSLAs, marks a promising trajectory towards the substantial inclusion and empowerment of the 49% of women engaged in the VSLAs within the cassava chain in the county. The trend in the study demonstrates that the VSLAs are doing well across the different communities, and there is no significant variation across the different clusters (Village, Town, and City), although, there were slight variations in few aspects. The consistent patterns observed across the diverse geographic locations and aspects of the value chain signifies the effectiveness of VSLAs in bridging gender gaps, enhancing women's agency and structure, and enabling them to contribute significantly to an inclusive value chain development universally. However, while VSLAs have undoubtedly made landmark strides in promoting gender equity and empowering women in the region, it was evident that there is still room for improvement in enhancing their overall capacity for broader scalability of VSLA initiatives. This expansion is crucial for extending the current scope of women's empowerment and ensuring the sustainability of VSLA's contributions. Indeed, the identified gender-sensitive indicators encompassing various dimensions of women empowerment within value chain activities and VSLAs identified with the project stakeholders should be contextualised with the programme framework in harnessing the process.

Keywords: VSLA, Value chain, Cassava, Women empowerment, Structure, Agen

CHAPTER ONE: INTRODUCTION

1.1 Background Information

The significance of women in the agricultural transformation of numerous African nations cannot be underestimated. Women hold a critical role in agrifood systems, but their economic opportunities and working conditions are influenced by gender inequalities. Globally, value chain development has emerged as an essential strategy for enhancing gender-responsive agrifood systems. Understanding the gender dynamics within value chains is crucial for ensuring agrifood systems' sustainability. In Liberia, women constitute more than half of the agricultural workforce. Their contributions to agriculture, particularly in food crop production are substantial, accounting for over half of the output. However, their involvement in cash crop production remains limited, as men primarily dominate control over the major cash crops in Liberia (FAO, 2016).

Cassava is the second most important food crop in Liberia. It is generally referred to as “women's crop” in the country. It has high-yielding capability and is mostly perceived as a food security crop due to its resilience; easy to grow and performs well even in marginal areas and its production does not necessarily demand huge investment implying good prospects for female farmers. It has the potential to contribute substantially to social and economic development both in the rural and urban areas of the country especially for women. The subsector was selected as a key priority value chain by the government through the current Liberian Minister of Agriculture recognising its importance for women farmers. However, the full potential of the subsector has not been realised due to a range of factors such as gender inequality which is often dominant in agricultural value chains, with women having less access to and control over productive resources and market opportunities than men. The cassava value chain in Liberia is crucial for the country's development and economic growth, with the crop being well positioned as a key subsector offering sustainable investment opportunities for women farmers. In fact, Besides Liberia, Cassava is Africa's most important crop in terms of production weight and value, and it has a similar calorie content to rice. Currently, the cassava value chain is dominated by smallholder farmers, with women making up the majority of farmers. However, women often face significant challenges in key decision-making, which limits their ability to engage fully in the value chain. The success and sustainability of such an important subsector require the full engagement of all key players, especially women (USAID, 2015).

Remarkably, over 60% of Liberia's GDP is attributed to cassava, with approximately 800,000 households engaged in its cultivation. The cassava value chain encompasses various stakeholders, including farmers, processors, and traders. Nevertheless, the predominant group of smallholder farmers, particularly women, often find themselves marginalised within this chain. They frequently contend with working conditions that are less favourable than their male counterparts, thus constraining their ability to fully participate in the chain. Consequently, these gender-related challenges create limitations, impeding women's capacity to diversify their agricultural activities and thereby reducing their potential for generating profitable income. This, in turn, hampers their ability to invest in and expand their participation beyond subsistence levels within the value chain (LISGIS-HIES, 2019).

Highlighted by PRMGE (2011), Rivercess is among the major counties in Liberia where social norms affecting women in agriculture are still at the heart of gender inequality and are slow to change. Many development interventions such as the PARTNERS programme of Welthungerhilfe are making a paradigm shift in their programmatic approach towards gender equality in agriculture in the county. Implementation strategies such as VSLAs have been major device for the interventions. It is such a need that invited the tenets of this research project to upscale VSLAs in enhancing Gender empowerment with a focus on women as the gender. The study analysed the specific contributions and performances of VSLAs towards women's empowerment and provided scalable mechanisms for addressing gender equality; women empowerment in the cassava chain through a Case Study of VSLA Groups in the Cassava Value Chain in Rivercess County, Liberia.

1.2 Research Commissioner

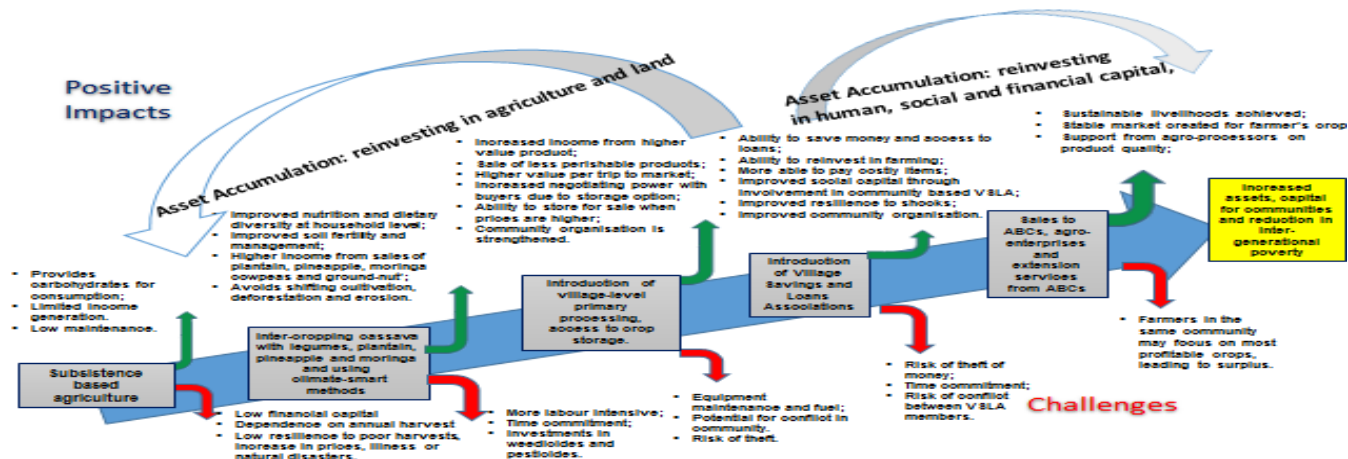
Welthungerhilfe (WHH) is the core commissioner of this research. As a German INGO dedicated to combating hunger and poverty, Welthungerhilfe is strongly committed to the realisation of SDG 2 by promoting sustainable agricultural practices in the countries where it operates. It was founded in 1962 and operates in more than 40 countries, including Liberia. Welthungerhilfe focuses on long-term development projects, emergency response, and advocacy for sustainable solutions with the utmost goal of holistically contributing to Sustainable Development Goals (SDGs). Welthungerhilfe, as the lead implementor of the PARTNERS Programme was committed to the successful implementation of this research project.

Combating poverty becomes impossible when you are gender-blind, as emphasised in KIT et al. (2012). This underscores the importance of adopting a gender-sensitive approach including gender lens in value chain development. By incorporating strategies for gender empowerment, gathering data with a gender-aware perspective, and utilising indicators sensitive to gender issues, Welthungerhilfe stands to enhance its endeavours in promoting gender equality and empowering women in the agricultural sector. These measures will significantly contribute to the successful execution of the PARTNERS programme, which seeks to enhance the well-being of rural women while driving economic growth and development in Liberia. Particularly, the research on enhancing gender inclusion in the cassava value chain through VSLAs in the county aligns with multiple Sustainable Development Goals (SDGs), including SDG 1 (No Poverty), SDG 2 (Zero Hunger), and SDG 5 (Gender Equality). The insights and strategies derived from this research can serve as valuable inputs for policy and programmatic interventions that align with these interconnected SDGs, thereby advancing progress toward their comprehensive achievement at regional and national levels.

1.3 PARTNERS Programme Concept

In Liberia, Welthungerhilfe has been actively involved in various initiatives aimed at enhancing food and nutrition security, and livelihoods of vulnerable communities in the southeastern regions. These initiatives typically entail collaboration with local partners, communities, and governmental bodies, with the goal of promoting sustainable agricultural practices, enhancing access to essential resources such as food, clean water, and sanitation, strengthening local markets, improving disaster preparedness and response mechanisms, and empowering communities through capacity building. One notable initiative in this regard is the "PARTNERS programme", which is being implemented across Rivercess, Sinoe, and Grand Kru Counties. This programme operates in partnership with two local NGOs, namely CHAP and Catalyst. It encompasses a range of interconnected interventions, including the promotion of sustainable agricultural practices in selected value chains such as cassava, pineapple, plantain, moringa, and legumes, the establishment and support of VSLA, facilitating access to finance, fostering Agro-entrepreneurship development, and the creation of Mother-to-Mother Support Groups. The overarching objective of these interventions is to enhance food and nutrition security, increase income levels, and bolster the resilience of communities against various shocks and challenges vulnerable communities.

Figure 1: PARTNERS Programme Theory of Change

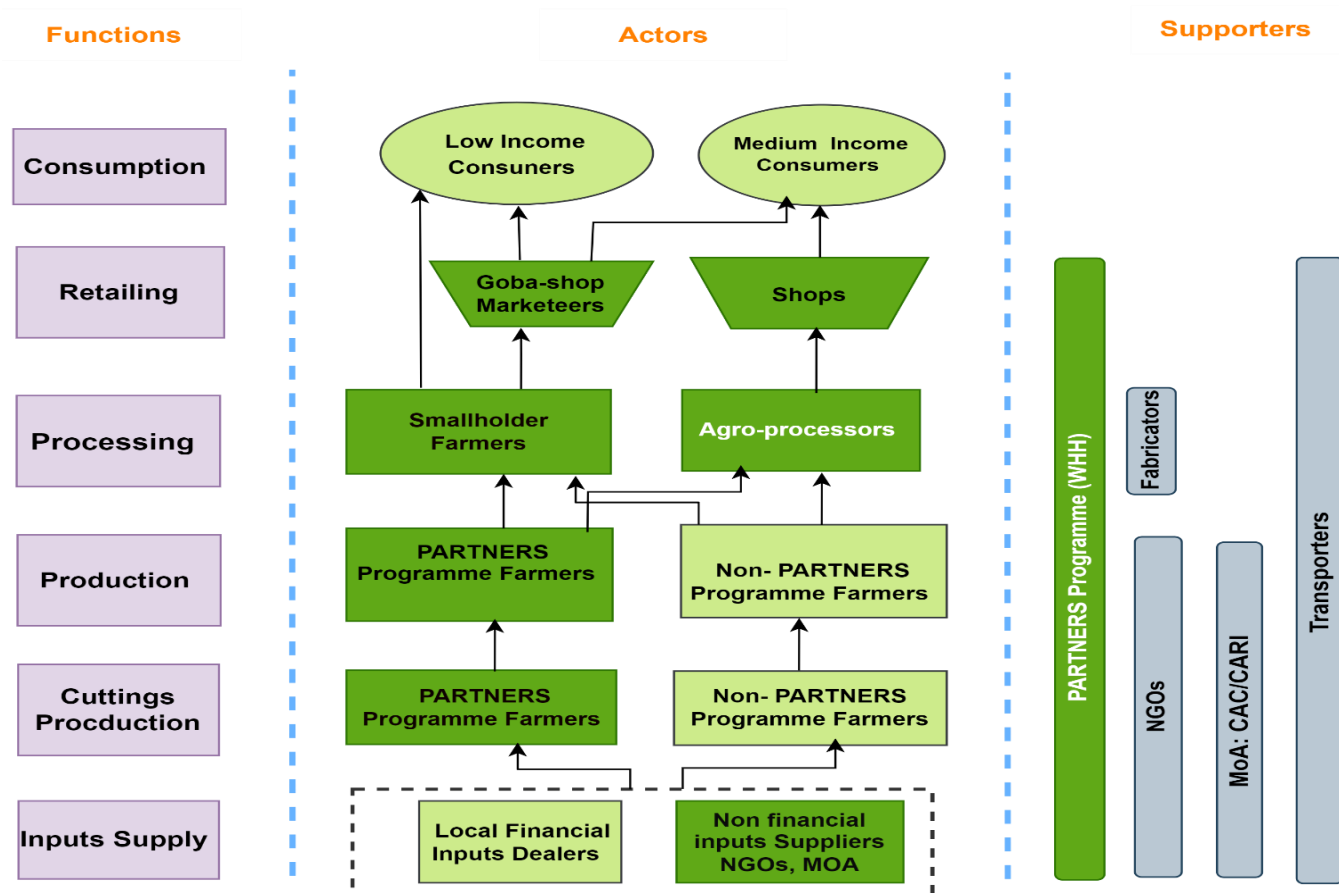


Source: Welthungerhilfe; PARTNERS Programme - Description of Action, 2022

I.4 Problem context

Village Savings and Loan Associations (VSLAs) have gained popularity in recent years as a means of implementation of development projects in Liberia - the concept is still relatively new. VSLAs are the core interventions of the PARTNERS Programme aimed at improving the targeted value chains and sustaining food and nutrition security in the intervention areas (Figure 2). 28 VSLA groups with 840 members (Female: 414 and Male: 426) have been established in the intervention communities in Rivercess County by Welthungerhilfe under the PARTNERS Programme. One key aspect that requires attention is the absence of explicit gender mainstreaming; women empowerment strategies in these interventions. This poses a significant hindrance to effectively support gender equality and women's empowerment in agriculture. In addition to that is the limited availability of gender-aware data and understanding of gender-sensitive indicators. The absence of such data and indicators leads to programme gaps and hampers the implementation of agriculture-related interventions in a gender-sensitive approach in the county. Welthungerhilfe through the programme recognizes the importance of gender empowerment in agriculture and aims to effectively address the gender gaps and challenges, owing to the continuous overall underperformance of the cassava chain in the county. Hence the PARTNERS Programme seeks to improve its programmatic and implementation approach towards gender equality; women empowerment agriculture in the quest to tackle hunger and poverty in all forms starting with the cassava value chain in the county. However, bringing in a gender approach demands redefining chain initiatives; it requires re-examining how we engage in value chains from a complex perspective - this entails rethinking the starting point.

Figure 2. Cassava value chain map showing interventions (**PARTNER Programme**) in Rivercess county.



Source: Author (compiled from PARTNERS Programme reports)

I.5 Problem Statement

The PARTNER Programme has limited comprehensive evidence and understanding of how the VSLAs contribute to gender empowerment in the cassava value chain. Gender was not considered from the beginning of the programme; thus, no gender-sensitive indicators were formulated. Additionally, the programme lacks knowledge and mechanisms on how to scale and replicate the interventions (VSLAs) towards gender equality and women empowerment in the context of value chain empowerment in the county.

I.6 Research Objective

The main aim of this research was to understand how VSLAs are contributing to gender equality outcomes in the cassava value chain under the PARTNERS Programme and formulate gender-related indicators as well as provide intervention strategies to WHH for Strengthening VSLA as an effective programming and interventions tool towards gender-sensitive value chains development in Rivercess County.

I.7 Research Questions

Main research questions:

1. What are the contributions of VSLAs towards gender empowerment in the cassava value chain in Rivercess County?
2. What are the performances of VSLAs towards gender empowerment in the cassava value chain in Rivercess County?

Sub-questions:

- 1.1 What activities do women in the VSLA groups carry out and control in the cassava value chain?
- 1.2 What productive resources (assets) do women in VSLAs own and control in the chain?
- 1.3 What chain management aspects are women in the VSLA group involved in the chain?
- 2.1 What motivates group members to participate in VSLA activities in the cassava value chain?
- 2.2 What are the capabilities of VSLAs towards gender empowerment in the chain?
- 2.3 What are the transforming structures influencing VSLAs in gender empowerment in the chain?
- 2.4 What are the gender-related indicators according to the project stakeholders?

CHAPTER TWO: LITERATURE REVIEW

This chapter presents the reviews of key literature related to the concept of VSLA, Women and cassava value chain, Gender empowerment in Value chains, and Conceptualization which guided and positioned this research in line with the existing body of knowledge (studies) through the conceptual framework (Figure 5).

2.1 Concept of VSLA

Akan's (2017) research highlights that while conventional savings methods like ROSCA enabled community members to save money, it had drawbacks, including the inability to borrow money when needed and the absence of interest on deposits. Furthermore, restrictions existed, as only one member could receive the pooled money, determined through a lottery system during meetings. To address these challenges, a groundbreaking savings approach called the Village Savings and Loan Association (VSLA) system was introduced (figure 3). VSLAs, as defined by Hinson et al. (2017), are community self-help groups that facilitate microfinance services, including savings and small-scale loans. These associations are operated and managed by their members and primarily serve rural enterprises. Membership in VSLAs is typically based on trust and neighbourhood connections, and the group is governed by a five-member executive team. Members meet weekly at a time convenient for them and contribute to the group by purchasing shares. VSLAs adhere to the principles of the Accumulating Savings and Credit Association (ASCA), meaning they don't rely on external borrowing but instead mobilize resources from within the group. Depending on their goals, VSLAs may establish networks and collaborate with external organizations. It's important to distinguish VSLAs from Savings and Cooperative Organizations (SACOs) in that VSLAs do not receive external funding (CARE, 2017).

As stated by Paschal et al. (2016), equal access to loans is provided to all participants in Village Savings and Loans Associations (VSLAs). Nevertheless, the amount a member can borrow is contingent on their accumulated savings. A member can request a loan of up to three times the sum they have saved. The initial eight weeks of the VSLA cycle are dedicated to the acquisition of shares. In the ninth week, loans are distributed, and the repayment period extends over three months, typically carrying an interest rate of 10%. In accordance with the findings of Hinson et al. (2017), each VSLA group establishes its own repayment schedule, and no fines or penalties are imposed on borrowers who are unable to adhere to the schedule, as this could exacerbate the challenges faced by the borrower. However, it is compulsory for every member with an outstanding loan to contribute to the share-out at the end of the cycle. This share-out event is scheduled when the group reaches a consensus, often after a year of savings, and the accrued interest is divided among the members. As highlighted by Akan (2017), the process referred to as the "auction audit" is especially advantageous and occurs during periods of heightened financial need, such as when school fees or farming expenses are due. Furthermore, Hinson et al. (2017) stress that following the auction period, the group sets a new commencement date for the subsequent contribution cycle. During this transition, leadership roles may change, and new members may join while others may leave the group. Additionally, members who consistently violate the group's norms and regulations may be expelled in order to maintain trust and uphold the group's principles (Mwansakilwa et al., 2017).

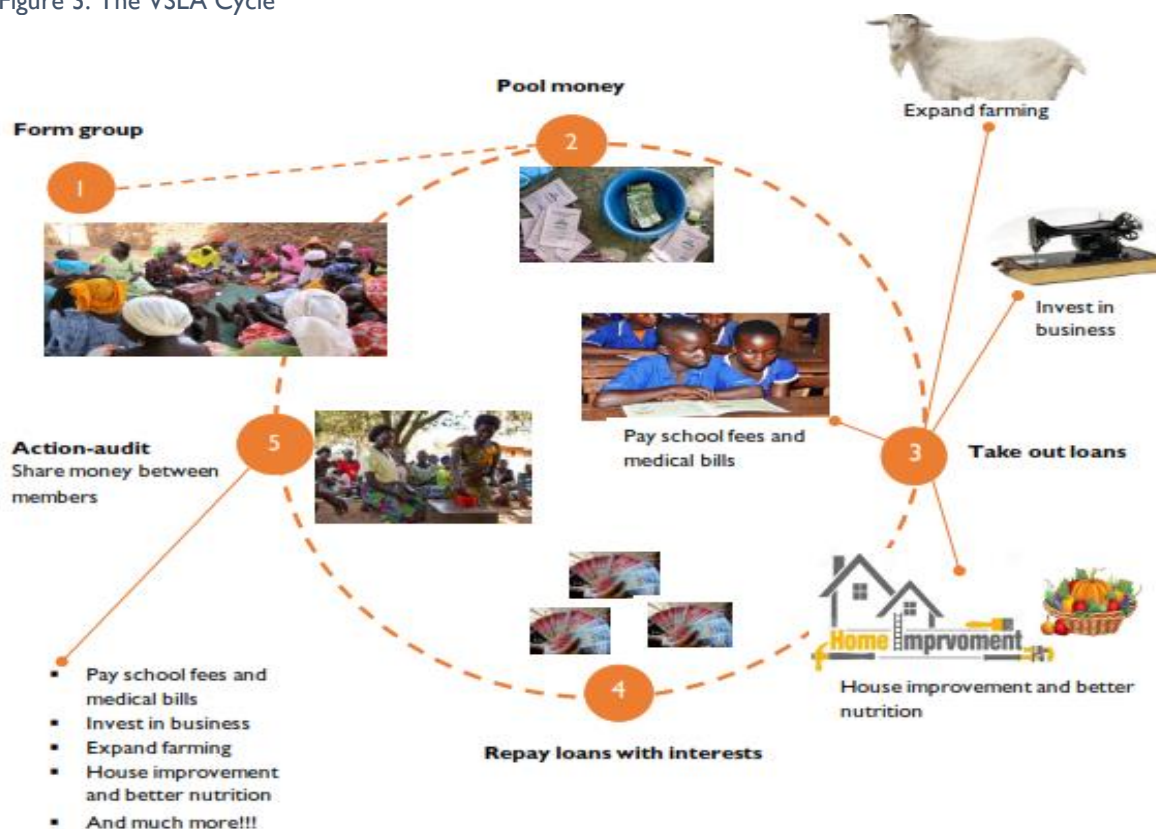
According to Njuki et al. (2019), Village Savings and Loans Associations (VSLAs) have been widely implemented as development interventions in traditional societies, reaching millions of people, particularly women, in Asia and Africa. The underlying premise of these approaches is that small loans derived from group savings, rather than from formal financial institutions, can enhance women's productivity. However, a review of VSLA programs conducted by CARE in Ghana, Malawi, and Uganda over a three-year period revealed positive effects on business diversification but not on women's farming activities. The impacts were described as positive, but they did not result in substantial changes in agricultural production, livestock ownership, or asset accumulation, at least not in the short term, as reported by CARE (2017). Similarly, a study by Catholic Relief Services in Zambia, based on financial diaries of VSLA members from 2014 to 2016, shows an increase in business activity but no corresponding increase in income, according to Njuki et al. (2019). Additionally, Mwansakilwa et al. (2017) found that VSLAs were effective in organizing farmer communities in Ghana and led to short-term improvements in welfare. The study suggested that increased access to credit through savings could enhance households' economic activities, reduce unnecessary expenditures, and tap into their latent potential to further enhance welfare.

According to Hinson et al. (2017), individuals have diverse reasons for joining Village Savings and Loans Associations (VSLAs). The primary motivations for members' participation, as highlighted in their study, include the desire to save money, cultivate disciplined savings habits, gain access to savings and loans, and foster social connections with friends and fellow community members. The research discovered that women who engaged in VSLAs reported an enhancement in their overall well-being compared to their circumstances before joining these savings groups. This positive change allowed them to secure funds for various purposes, with a particular emphasis on using these resources for their children's education, a significant driver behind their participation. Furthermore, VSLAs were found to contribute significantly to the development of self-sufficiency, self-confidence, and self-esteem among their members, especially women. This, in turn, fostered a sense of belonging within their communities, as indicated by Hinson et al. (2017). However, it's worth noting that Paschal et al. (2016) and Mwansakilwa et al. (2017) pointed out that conducting rigorous evaluations of VSLA programs can be quite challenging and often remains elusive.

According to Keijzer et al. (2011), for an organisation or group to successfully achieve its objectives, it must possess five essential capabilities. These capabilities are also vital for understanding how Village Savings and Loans Associations (VSLAs) perform. Keijzer et al. (2011) defined capabilities as the collective skills and abilities of an initiative, organization, or group to carry out actions within or outside its system. These capabilities are influenced by the organization or group's conditions and collective competencies. The skills involved can encompass technical, logistical, managerial, or creative abilities, including the capacity to gain legitimacy, adapt, create meaning, and more (DFID, 2011; Keijzer et al., 2011). Additionally, Keijzer et al. (2011) characterized capabilities as the emergent result of individual competencies, collective capacities, assets, and relationships that empower a human system to generate value. This perspective underscores the importance of being flexible and resilient in the management of organizations like VSLAs to attain lasting impact. VSLAs are interconnected social entities that operate within larger systems. To remain effective, they must adjust to complex situations and changing circumstances. Keijzer et al. (2011) stressed that people often find it challenging to perceive an organization or group as a holistic entity. However, the 5Cs framework aids researchers in understanding how different aspects of VSLAs are interconnected and function as a cohesive entity through the core capabilities: the capability to achieve development objectives, the capability to act and commit, the capability to adapt and self-renew, the capability to engage with external stakeholders, and the capability to maintain coherence. These capabilities must be balanced and mutually reinforced to ensure performance and alignment with goals (Keijzer et al., 2011).

As per Agri-ProFocus (2016), DFID (2011), and Keijzer et al. (2011), assessing the capacity of an organization or initiative necessitates comprehending the roles and responsibilities across various levels of transforming structures and processes. DFID (2011) emphasizes that having appropriate structures is pivotal for institutional development. This concept holds relevance in the present research, which scrutinizes the capacity of Village Savings and Loans Associations (VSLAs) in supporting gender empowerment. Transforming structures encompass a range of factors, including sociocultural elements, legal and policy frameworks, economic considerations, social capital, networks, and institutional support, among others. These elements wield substantial influence over the ability of VSLAs, as an organization, to empower women. Furthermore, the reviews posit that sociocultural factors, such as prevailing gender norms and roles, can impact women's involvement in VSLAs. Legal and policy frameworks that uphold women's rights and advocate for financial inclusivity are fundamental in establishing an environment conducive to VSLAs in bolstering women's empowerment. Economic determinants, including access to resources and markets, play a pivotal role in advancing women's economic empowerment within VSLAs. Social capital and networks furnish support, mentorship, and facilitate access to resources, all contributing to women's empowerment in VSLAs. Institutional backing from governmental bodies and development organizations is paramount in augmenting women's empowerment within VSLAs. Access to resources and services, such as financial amenities, training, technology, and market connections, forms the bedrock for VSLAs to promote women's empowerment underscoring the need to understand the interplay of these transforming structures (Keijzer et al., 2011; DFID, 2011; Agri-ProFocus, 2016).

Figure 3. The VSLA Cycle



Source: Adapted from CARE, 2017

2.2 Women and Cassava Value Chain

FAO (2016) highlighted women crucial roles in labour-intensive tasks spanning from production to harvesting and processing, underscoring the pivotal role of their economic empowerment in driving agricultural transformation. Nevertheless, attaining economic empowerment for women within the agricultural sphere necessitates the rectification of gender disparities entrenched within market systems. This entails a comprehensive examination of factors like access to assets, educational disparities rooted in gender biases, and the intricate ways economic activities influence women's participation and the benefits they reap within value chains. Such insights, as elucidated by Apata (2013) and Degoura (2021), offer a pathway towards cultivating a more equitable and inclusive agricultural sector. In the end, addressing these multifaceted factors stands to benefit not only women but also men, ultimately fostering a more balanced and prosperous agricultural landscape (FAO, 2021; Olaomo, 2021).

Olaomo (2021) elucidated that the extent of women's gains from their involvement in agricultural value chains hinges on their control over productive resources and their influence in household-level decision-making. Within value chains associated with greater economic returns, women frequently find themselves relegated to low-skilled, low-paying roles, thereby contributing to the widening economic gender gap, a phenomenon documented by KIT et al. (2012). Previous research underscores that those with access to the most lucrative and rewarding functions within the value chain typically reap the highest rewards. Unfortunately, women often earn less than men when engaged in similar roles. This unequal gender participation in agricultural value chains can impede crucial development objectives, including improvements in nutrition and poverty reduction, thereby diminishing the effectiveness of interventions. Therefore, KIT et al. (2012) assert that how men and women engage in value chains plays a pivotal role in determining their respective benefits from economic activities both within households and throughout the value chain. Peter et al. (2011) further identified obstacles to women's participation in the marketing of cassava-processed products, including limited capital, a dearth of marketing skills, and the predominance of male decision-makers.

Awotona et al. (2022) pointed out that gender disparities in human capital and access to productive resources have led to lower productivity among female farmers in the cassava value chain compared to their male counterparts. The study found that female farmers exhibited a 20-30% decrease in productivity, which was attributed to lower output per unit of land and reduced involvement in commercial farming due to gender-specific challenges. These challenges included higher rates of illiteracy among women, dual responsibilities for work and family, limited access to assets and land resources, societal restrictions on female mobility, inadequate availability of training and extension services, as well as a lack of access to market information. Awotona et al. (2022) further elaborate that women were more likely to independently manage their work and income when obstacles to entry, such as capital requirements, were lower, and when the process of transforming physical products involved simple and relatively low-cost equipment.

Olaomo & Molnar (2022) and Olaomo (2021) emphasised that barriers to entry within value chain processes result in a significant contrast in income-generating and livelihood opportunities for women and men across various agricultural sectors. These disparities stem from gender-related differences encompassing aspects like land access, control, and ownership, as well as involvement in marketing raw and processed agricultural products. Despite global proclamations of gender equality and laws promoting equal opportunities for both genders, men and women often engage in different types of agricultural work with unequal access to productive resources and decision-making authority. Consequently, they experience unequal remuneration for their contributions to the agricultural system, with women typically having less access and earning lower incomes. Williams (2018) further underscores that the gender division of labour within Liberia's cassava sector remains highly skewed. Decision-making authority is distributed nearly 60/40 in favour of men. This disparity is primarily attributed to differences in land acquisition and ownership, which are prevalent in rural areas of Liberia. Typically, after the harvest, men instruct women on how to use the land and manage the produce and income (Williams, 2018).

The research findings from Olaomo and Molnar (2022) and Peter et al. (2011) highlighted the critical roles that women play in the production stage of the cassava value chain. Women are actively engaged as farmers or as hired or family laborers, participating in a wide range of activities. These activities include weeding, land preparation, planting, packing, manuring, fertilizer application, harvesting, and transportation. When working as hired laborers, women typically focus on tasks such as land preparation, planting, and weeding. While several studies have explored cassava value chain participation among smallholder farmers in various regions like Tanzania, Malawi, and some Nigerian states, there is a noticeable gap in the analysis of gender dynamics within value chain participation. Specifically, there is limited knowledge regarding how women are involved in the processing and marketing phases of the cassava value chain in Nigeria (Njuki et al., 2019). However, Olaomo (2021) identified primary activities of women engaged in cassava production in Imo State, Nigeria, which encompass cultivation, cutting cassava sticks, frying, and preparing fire. Challenges such as limited access to farmland and the burden of household chores were identified as factors constraining women's participation in other stages of the value chain. Studies also found that both male and female-headed households in Enugu State, Nigeria, are involved in cassava production, processing, and marketing. Male-headed households tend to focus on processing fresh tubers into gari, while female-headed households primarily concentrate on selling fresh cassava tubers and processing the unsold ones into fufu and tapioca (Olaomo & Molnar, 2022) & (Olaomo, 2021).

In the literature reviews, various studies have illuminated the evolving nature of gender-inclusive value chain concept, with a particular focus on different dimensions. The concepts introduced by KIT et al. (2012) and Agri-Profocus (2016) have underscored crucial dimensions of gender empowerment within value chains. These dimensions include aspects such as access to and control over productive resources (assets), active participation in chain activities, and involvement in decision-making processes related to chain management or governance, considering the concepts of agency and structure. It's important to note, however, that many of the studies have not yet fully integrated a gender-sensitive value chain analysis: gender lens that comprehensively encompasses all the dimensions outlined by KIT et al. (2012) and Agri-Profocus (2016).

2.3 Gender Empowerment in Value Chains

The concept of chain empowerment, as introduced by KIT et al. (2006), underscores the significance of empowering small-scale farmers as a catalyst for sustainable development. It places a strong emphasis on enhancing the capacities of farmers to add value to their activities and actively participate in chain management. This concept can be distilled into two primary dimensions: vertical integration, which concerns the distribution of tasks within the chain, and horizontal integration, which pertains to decision-making processes. When we introduce the lens of women empowerment, the concept of chain development becomes more intricate. KIT et al.'s (2012) engendered chain empowerment framework (Figure 4) offers valuable guidance in this context. This framework serves as a strategic tool for adopting gender-sensitive approaches in chain development. Agri-ProFocus (2016) underscores the need to reassess the involvement of female farmers in chain activities and decision-making while considering their agency and the structural context. This perspective is vital for comprehending the transformative changes that can benefit both the chain and the women involved. Given the prevalent gender inequalities that women often face, gender empowerment endeavours to reshape gender relations and enhance women's ability to exert control over their own lives, mentioned by Agri-ProFocus (2016).

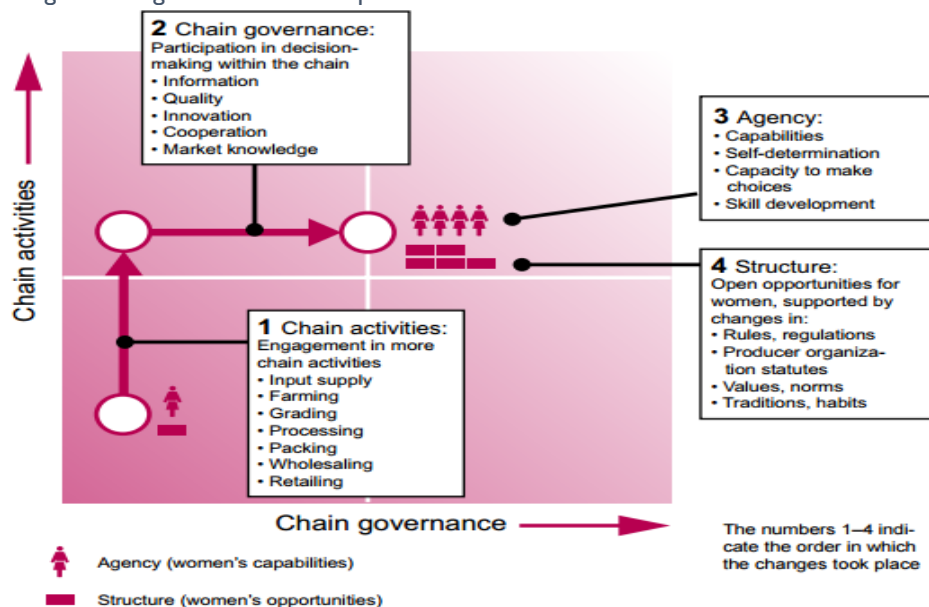
KIT et al. (2012) delved deeper into the gender empowerment concept by explaining that when female farmers initially engage in the value chain, they typically occupy the lower left corner, representing basic actors. However, as they intensify their involvement in chain activities or participate more actively in chain governance, their position within the four quadrants undergoes a shift. This movement of women within these quadrants is influenced by two key factors: agency, signifying their ability to act, and structure, which denotes the existing opportunities within their context. It might be tempting to assume that the upper quadrant represents the ideal position for women. However, Agri-ProFocus (2016) argues that the optimal position is not fixed and depends on the specific context, which can evolve over time. Therefore, empowerment is viewed as a dynamic and evolving process of change, according to Agri-ProFocus (2016).

Gender Empowerment – A Case from KIT et al. (2012).

Aicha is a skilled sesame farmer who possesses a deep understanding of the crop and consistently yields high-quality sesame. Following her husband's passing, she assumed the responsibility of managing the fields and supporting her children and elderly father-in-law by selling sesame. Aicha is driven by ambition and a strong motivation to enhance her production through the adoption of more advanced and efficient equipment. She has observed her male neighbours invest in new tools recently, using loans acquired from the local bank. Their outcomes have been notably positive, as these tools not only save time but also lead to higher-quality sesame harvests. However, Aicha's optimism turns to disappointment after a journey to the nearest town. Since, she does not own the land where she cultivates sesame, the bank has rejected her loan application, a stark contrast to her male neighbours who easily secured loans. In this region, it is not customary for women to be landowners, and even the national law prohibits women from owning land, irrespective of their ability to purchase it or their status as widows or next of kin to a landowner. Consequently, Aicha finds herself with no alternative but to continue with her traditional, less productive methods of sesame cultivation.

Aicha, a focused and competent sesame farmer who has the agency to improve her place in the value chain, is highlighted in the case study. She has the information needed to increase her output, and she is eager to take on more responsibilities within the chain. However, a key barrier that prevents her from progressing is that she cannot obtain financing because of legal and cultural restrictions that preclude her from being a landowner. These restrictions stand in for the structural limitations brought on by societal norms, laws, traditions, and conventions. They serve as obstacles that prohibit Aicha from rising up the food chain or taking on leadership and decision-making responsibilities. Women's opportunities are shaped by these structural variables, which either allow for or prevent their participation in the numerous chain activities mentioned by in KIT et al. (2012).

Figure 4. Engendered chain empowerment matrix.



Source: KIT et al. (2012).

2.4 Gender-sensitive Indicators for Agriculture Value Chains

FAO (2016) underscores the critical importance of gender-related indicators within agricultural value chains, as they serve as essential tools for evaluating and addressing gender disparities inherent in agricultural activities. These indicators offer valuable insights into the extent of women's participation, the opportunities available to them, and the constraints they face at various stages of the value chain. Moreover, these indicators play a pivotal role in shaping gender-responsive policies and interventions. The reviews conducted in various literature sources consistently highlight the significance of indicators related to women's access to productive resources like land, credit, inputs, and technology. These indicators are instrumental in identifying disparities and barriers that hinder women's active engagement and productivity in agriculture. Additionally, indicators concerning women's decision-making power within value chain governance structures hold great importance, as they reflect the degree of influence women exert in shaping policies and practices within the value chain, in line with the perspectives presented by KIT et al. (2012) and Agri-ProFocus (2016). Furthermore, the literature underscores the value of indicators that capture aspects such as women's access to markets, gender-based wage disparities, and the division of labor between women and men in agricultural activities. Empowerment and well-being indicators shed light on the broader impact of the value chain on women's economic empowerment, their decision-making authority, control over income, and overall quality of life (Njuki, et al., 2019). During the study, these Gender-related Indicators (Table I) were explored from the standpoint of project stakeholders, with a particular focus on the insights gleaned from the FGD.

Table I. Summary of Gender-related Indicators in Value Chains

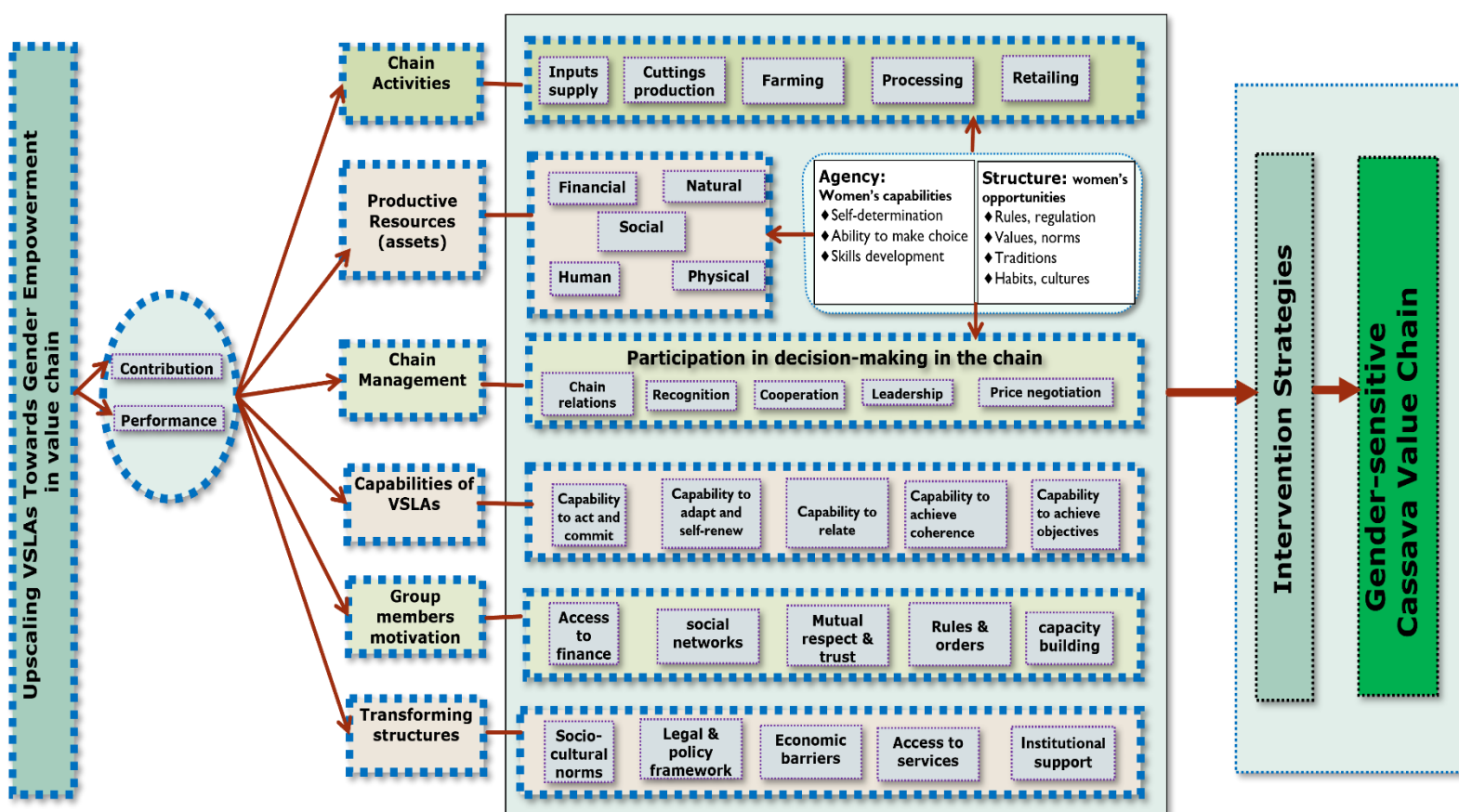
NO.	Indicators
1	Gender composition of value chain activity
2	Women's economic empowerment
3	Women's Leadership and Decision-making
4	Women's Skills and knowledge enhancement
5	Women's access to productive resources
6	Group composition

Source: FAO, 2016; KIT et al., 2012; Njuki et al., 2019

2.5 Conceptual Framework

The research's conceptual framework (Figure 5) is an amalgamation of various models and frameworks drawn from the literature reviews. Primarily, it incorporates concepts from organisational development, as delineated by Keijzer et al. (2011) and DFID (2011), and the engendered chain empowerment framework presented by KIT et al. (2012) and Agri-ProFocus (2016). This integration of diverse frameworks serves as the backbone of the research, guiding its direction and enhancing the analysis with the aim of achieving desired outcomes within the study's context. The research, shaped as an impact evaluation, sought to refine programmatic and implementation approaches. To achieve this, these frameworks and concepts were instrumental in steering the research, enriching its analysis, and fostering the generation of the desired results within the study's scope. By incorporating these distinct models, the conceptual framework offers a holistic perspective for assessing and evaluating the influence of VSLAs on gender empowerment within the cassava value chain. This framework enables a multi-faceted analysis of the capabilities of VSLAs, shaping their performances. It facilitates a nuanced comprehension of the intricate relationships and complexities within the cassava value chain, particularly concerning gender-related issues and the various transformative structures at play. Importantly, it guides the assessment of VSLAs' effectiveness and scalability in promoting gender equality and women's empowerment within the agricultural value chain, with a specific focus on the cassava chain as the initial point of departure under the PARNTNERS programme.

Figure 5. Conceptual framework



Source: Author

2.6 Operational Definitions of Terms

Gender: As per Agri-ProFocus (2016), gender is a concept that encompasses the socially constructed roles, behaviors, and expectations assigned to both men and women within a given society. These societal constructs lead to specific power dynamics and relationships, often resulting in women being in disadvantaged positions. In the context of this study, the research zeros in on women as the focal gender category, highlighting their experiences and engagements within the given context.

Gender empowerment: As noted by KIT et al. (2012), considering the pervasive issue of gender inequality, the notion of gender empowerment can be understood as an ongoing process. In this process, individuals, particularly women, who have traditionally been disadvantaged in terms of their ability to make important life choices, gradually gain the opportunity to exert such agency.

Agency: Agri-ProFocus (2016) describes agency as the capability of an individual human (in this case woman) to act independently and make their own free choices.

Structure: According to Agri-ProFocus (2016), these are factors such as religion, gender, ethnicity, tradition, law, etc. which limit or influence the opportunities that individuals (in this case women) have.

Capability to adapt and self-renew: Many organisations are not always able to alter changes in the external environment, according to Keijzer et al. (2011). For instance, the VSLAs might not be open to new ideas or have poor innovation, which makes it difficult for them to adjust to environmental changes.

Capability to act and commit: Keijzer et al. (2011) explain that this capability focuses on the extent to which VSLAs can function properly and how they are organized to carry out their mandate in the chain.

Capability to relate to external stakeholders: This capability enables us to understand how VSLA groups relate to other stakeholders as well as attract them. These include government, NGOs, civil society organisations (CSOs), and in the end their constituencies according to Keijzer et al. (2011).

Capability to achieve coherence: Organisations need a variety of competencies, systems, and structures to be in place while having to deal with a dynamic context, a wide range of stakeholders as well as a variety of views and ways of thinking (Keijzer, et al., 2011). For this research, this capability will enable us to identify if the VSLAs have all that is required of an organization to remain focused on its mandate.

Capability to achieve development objectives: in line with the concept of Keijzer et al. (2011), this capability aims to identify whether the VSLA groups are producing what they are established to do or offer.

Chain actor: As highlighted by Agri-Profocus in 2016, this term refers to women in VSLAs becoming more visible as cassava producers, with their contributions being acknowledged and valued.

Chain integrator: In the context of this study, women in VSLAs are making choices to advance their positions through different activities within the chain, as described by Agri-Profocus (2016).

Chain partner: The concept of chain partners, as outlined by Agri-Profocus (2016) involves eliminating obstacles to women's leadership (structure) and agency. In this case, women in VSLAs are actively forming chain partnerships and participating in decision-making processes within the chain.

Chain co-owner: According to Agri-Profocus (2016), this term signifies that women are taking on leadership roles and partnerships. In this research, women in VSLAs should possess the necessary resources (agency) and opportunities (structure) to co-own enterprises and establish connections with other actors within the chain.

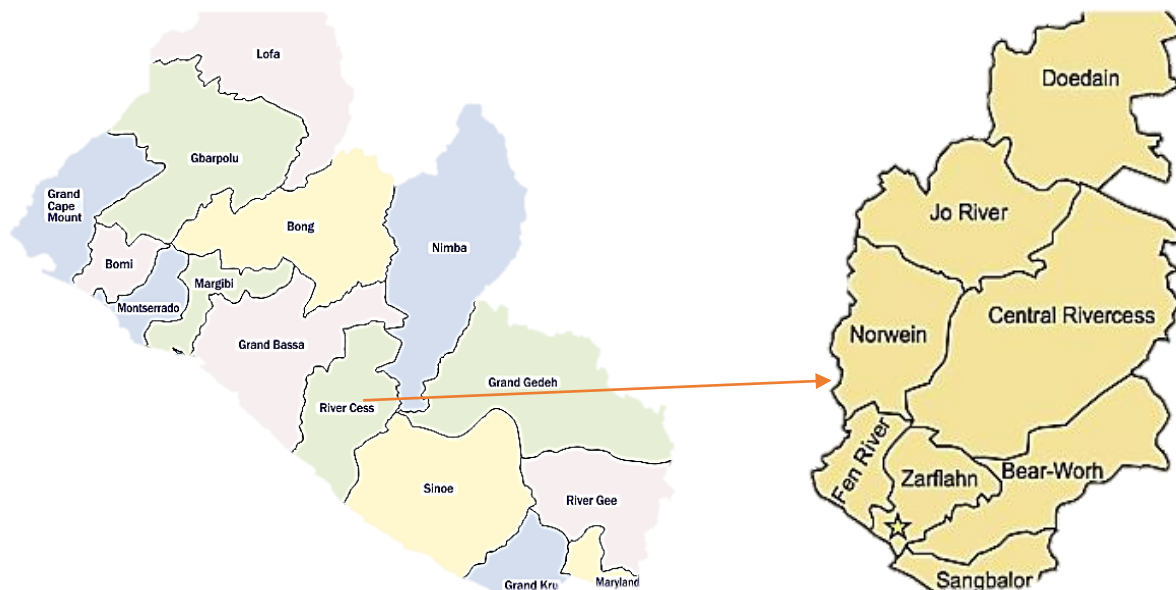
CHAPTER THREE: RESEARCH METHODOLOGY

This stage of the study outlines key strategies, techniques, and materials deployed by this research. It presents different segments including the study area, research approach, sampling, and data collection including data analysis techniques, ethical considerations as well as the timeframe of the study.

3.1 The Study Area

According to LISGIS-HIES (2019), Rivercess County is located in the central part of Liberia, situated in the southern region of the country. As illustrated in Figure 6, it is bordered by three other counties: Grand Bassa to the west, Sinoe to the east, and Nimba to the north. The county has a total land area of approximately 5,594 square kilometres and ranks 12th out of the 15 counties in terms of population with 71,509 inhabitants (LISGIS, 2008). The county is characterized by its diverse geography, featuring a combination of low-lying coastal plains, rolling hills, and dense tropical rainforests. The county is bisected by the River Cess, which flows from the northwest to the southeast, giving the county its name. The county's climate is characterized as a tropical rainforest climate, with high temperatures and high humidity throughout the year. The region experiences two distinct seasons: a wet season from April to October, and a dry season from November to March. The annual rainfall ranges from 3,000 to 4,000 millimetres, contributing to the lush vegetation and abundant water sources which put the county in a comparative advantage in growing the cassava. Rivercess County is predominantly rural, with a few urban centres (cities) and numerous smaller villages and towns scattered across the region. The County's capital and largest city is Cestos City, located on the eastern bank of the River Cess. The city serves as the administrative, economic, and cultural centre of the county. The county's economy is primarily based on agriculture, with farming, fishing, and small-scale trading being the main sources of livelihood for the majority of the population. The fertile soils of the region support the cultivation of crops such as rice, cassava, oil palm, and vegetables as further illustrated by USAID, (2015). Embarking on the fieldwork: Capturing the Researcher's Arrival at the Gateway of Rivercess County (Figure 7).

Figure 6. Political map of Liberia showing Rivercess County.



Source: Author (compiled from www.bing.com/images/political_map_liberias)

Figure 7. Photo session of the researcher at the entrance of Rivercess County during Fieldwork



3.2 Research Approach/Methods

The research employed a mixed-method approach by utilizing both qualitative and quantitative methods (Table 2). Bearing in mind that this research was based on a case study, this method enabled triangulation and increased the confidence of the research output. Besides, this approach allowed the research to leverage the strengths of both qualitative and quantitative data, providing a more comprehensive and nuanced understanding of the research problem. Qualitative methods, such as Key Informant Interviews (KII), Focus Group Discussions (FGDs), and observations were used to explore and understand complex phenomena, capture experiences, and generated rich and contextual data, while quantitative method, such as survey was used to collect quantifiable data.

Questionnaire (structured interviews) were used for the survey; structured questionnaire was developed and pretested (piloted) for effectiveness before being used (annex 1). Interview checklists (annex 3) were used for the semi-structured or key informant interviews. The FGDs utilised, FGD guides (annex 4) and key PRA tools such as mapping, ranking forms and drawing including the 5Cs pointer and indicators (Annex 2) to explore and discuss key topics, interact with participants, and collect rich data. The observation method also supported the researcher to portray the veracity of information collected during the FGDs, surveys, and key informant interviews (Table 2). A desk study through the review of relevant related literature: books, scholastic articles, reports, etc. was undertaken, which contributes to the secondary data for the research.

Table 2. Summary of research methods and Tools in relation with Sub-questions

Research sub-questions	Respondents (Sources)	Data collection methods	Tools	Data analysis tools
1.1 What activities do women in the VSLA groups carry out and control in the cassava value chain?	VSLAs members (women)	Survey	Questionnaire	(SPSS) Descriptive Statistics: Crosstabulation, Chi-square
		FGD, Observation	FGD guide, mapping, ranking, drawing, chain map, Transect walk	Thematic Analysis: Coding, theming, Excel
1.2 What productive resources (assets) do women in VSLAs own and control in the chain?	VSLAs members (women)	Survey	Questionnaire	(SPSS) Descriptive Statistics: Crosstabulation, Chi-square
		FGD, Observation	FGD guide, mapping, ranking, drawing, chain map, Transect walk	Thematic Analysis: Coding, theming, Excel
1.3 What chain management aspects are women in the VSLA groups involved in the chain?	VSLAs members (women)	Survey	Questionnaire	(SPSS) Descriptive Statistics: Crosstabulation, Chi-square
		FGD, Observation	FGD guide, mapping, ranking, drawing, chain map, Transect walk	Thematic Analysis: Coding, theming, Excel
2.1 What motivates group members to participate in VSLA activities in the cassava value chain?	VSLAs members	Survey	Questionnaire	(SPSS) Descriptive Statistics: Crosstabulation, Chi-square
		FGD, Observation	FGD guide, ranking, drawing, Transect walk, VSLA ledgers.	Thematic Analysis: Coding, Theming, Excel
2.2 What are the capabilities of VSLAs towards gender empowerment in the chain?	VSLAs members	FGD, Observation	5Cs pointer & indicators (ranking scoring forms), VSLA ledgers.	5 Cs Pointer and indicators, Excel
2.3 What are the transforming structures, processes influencing VSLAs in gender empowerment in the chain?	Stakeholders (Officers)	KII	Interview guides, ranking forms	Thematic Analysis: Coding, theming, Excel
2.4 What are the gender-related indicators according to the project stakeholders?	Project staff	FGD	FGD guide, ranking forms	Thematic Analysis: Coding, theming, Excel

3.3 Sampling and Sampling Techniques

In the study, both non-probability sampling and probability sampling were employed to draw samples from the target population for the study (Table 3). Stratified random sampling (probability sampling) technique was used to draw samples from the 28 VSLA groups and then individual members of the VSLAs. The technique involved dividing the target population/area into three (3) subgroups or strata (clusters) including Village, Peri-urban (Town), and Urban (City). That is the VSLA groups were classified into the three (3) strata based on their location. Based on this, 9 VSLA groups were drawn from the 30 VSLA groups, i.e., 3 VSLA groups from each stratum. Then, a simple random sampling technique was applied to each VSLA group to select 6 participants (women) from each resulting in a total of 54 female respondents for the survey or quantitative part of the study.

For the qualitative part of the study, the purposive sampling (non-probability sampling) technique was used to select respondents. Three (3) FDGs were held targeting a total of 24 participants who were purposively selected. Four (4) Key informants (Stakeholders) including one (1) County Gender Officer, one (1) County Agriculture Coordinator, one (1) Project Agriculture Officer, and one (1) Project VSLA Officer were purposively be selected for the key informant interviews (Table 3).

The stratified random sampling techniques applied ensured that the sample included an adequate and diverse representation of the target population, which was useful for subgroup or categorical analysis. Also, the purposive sampling technique enabled the researcher to choose participants that fit the research context and were knowledgeable about the key topics, issues, and discussions which generated the desired information.

The research fieldwork (data collection) was undertaken from July to August 2023. Capturing the Research Journey: A Glimpse of the Researcher's Fieldwork navigation (Figure 8).

Table 3. Summary of Sampling Techniques

Method	Description		Sample size (respondents)			Sampling method
	Subgroups (strata) (3)	VSLAs group (9)	Members Per VSLA group	Sub-total Per strata	Total	
Survey	Village	3	6	18	54	Probability sampling (Stratification)
	Peri-urban (Town)	3	6	18		
	Urban (City)	3	6	18		
FGD	FGD1: 9 participants (VSLAs women)				24	Non-probability (purposive sampling)
	FGD2: 9 participants (VSLAs members)					
	FGD3: 6 participants (Project stakeholders)					
KII	Stakeholders/Officers				4	

Figure 8. Photo session of the researcher navigating the fieldwork



3.4 Data Analysis Techniques

The data analysis process involved rigorous examination and interpretation of the collected data, utilizing appropriate statistical and qualitative methods. The qualitative data collected from FGDs, KIIs, and observations were analysed through a thorough thematic analysis. This method involved a continuous cycle of coding and thematic categorization, including data reduction, organization, and interpretation. The data were systematically coded, summarized, and grouped into key themes based on the context and narratives. This approach enabled the researcher to identify and interpret important aspects of the issues explored (discussed) in relation to the research sub-questions.

Additionally, the researcher employed ranking forms (Annex 6) during the KIIs that generated the responses into measurable results which were later analysed through MS Excel which immensely supported and facilitated the presentation and interpretation of the transforming structures. The scores range from one (1), indicating the lowest average, to four (4), representing the highest average score. That is the scores signify the level of prevalence of each transforming structure in the county, signifying their impacts on VSLA operation in the context of gender empowerment based on the perceptions of the key informants.

Also, the scores (data) from the 5Cs pointers of the ECDPM's 5 Core Capabilities model were analysed through MS Excel (annex 6) which aided the analysis of the capacity, performance, and recommendations for the nine (9) VSLA groups involved in the study. Similarly, the scores range from one (1), indicating the lowest average, to four (4), representing the highest average score. The scores denote the performance level of the VSLAs with regards to each capability. The process involved nine (9) VSLAs members who represented their groups in the FGD. The researcher guided the process to ensure that the pointers are scored appropriately (Figure 9).

The quantitative data obtained from the survey were analysed by applying basic descriptive statistics using IBM SPSS version 29. Basically, the analysis of the quantitative data utilised statistical tools such as Crosstabulation and Chi-square that produced relevant outputs which facilitated the analysis and interpretations of the quantitative data.

Figure 9. Photo sessions of the researcher facilitating the 5Cs indicators and pointers during the assessment of VSLAs Capabilities among the VSLA members (representatives) during the fieldwork.



3.5 Ethical Considerations

Research process mostly involves ethical considerations such as obtaining participants' consent and ensuring the confidentiality of data as emphasised by Laws et al. (2013). The researcher obtained informed consent from all participants, providing them with comprehensive information about the research purpose, procedures, and relevant aspects of participation. Participants had the freedom to decide whether or not to take part, also they had the right to withdraw from the study if they deem it necessary. Given that the study predominantly focused on women and considering the researcher's familiarity with the research area (county), the researcher was acutely aware of their pivotal position in executing the study with transparency and trustworthiness in accordance with the core principles of research ethics. The researcher was committed to safeguarding the confidentiality of the participants, especially the women involved by ensuring that their personal or sensitive information remained undisclosed. Moreover, the researcher worked with a female research assistant who facilitated and mediated the fieldwork process (Figure 10). Also, the data were securely collected and analysed, taking all necessary precautions to prevent any misuse. All the participants were treated with respect and fairness during data collection. All data were also handed with transparency and honesty without objectivity; not allowing the researcher's personal experience, feelings, or thoughts to influence any data or responses. The research findings are accurately reported, avoiding any form of misconduct, including plagiarism, fabrication, or falsification of data.

Figure 10. Photo session of research assistant facilitating survey during fieldwork



CHAPTER FOUR: RESULTS

This chapter of the report presents the comprehensive findings of the primary data collected during the study. It provides a clear and objective presentation of the findings obtained from the fieldwork, addressing the research questions and objectives outlined in the study. The results are presented in the sequence of the sub-questions.

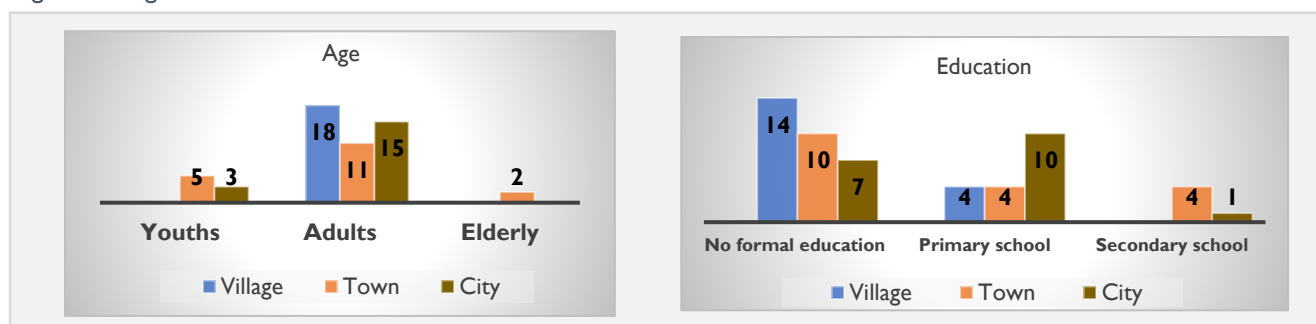
4.1 Demographics

Age distribution and education of respondents

The findings from the study present a demographic profile of the 54 female respondents engaged in Village Savings and Loan Associations (VSLAs) within the cassava value chain. Among these respondents, a notable proportion, 82% (44 females), fall within the adult age category, ranging from 36 to 59 years. This indicates that the majority of participants in the VSLAs are individuals in their mature years. The distribution of these adults across the clusters was 18 from the village, 15 from the city, and 11 from the town clusters, reflecting a relatively balanced representation. On the other hand, 15% (8 females) of the respondents fell into the youth category, ranging from 18 to 35 years of age. This is an important observation as it highlights the participation of younger women in VSLAs and the cassava value chain, with 5 of these youth residing in the town and 3 in the city clusters. The study also revealed that a small proportion, 3% (2 females), were categorized as elderly, aged 60 and above, and both resided in the town cluster.

Looking at educational background, 57% (31 out of 54) of the respondents reported having no formal education. The distribution across clusters showed that the village cluster had the highest percentage of respondents with no formal education at 45%, followed by the town cluster at 32%, and the city cluster at 23%. This indicates that a significant portion of the VSLAs women have no formal education. While 43% (23 females) of the respondents had attended school at some point. Among those who attended school, the distribution across clusters was 11 females from the city cluster, 8 from the town cluster, and 4 from the village cluster. This demonstrates a varying degree of access to formal education among the clusters (Figure 11).

Figure 11. Age distribution and education



Household Size and Marital status of respondents

The findings regarding household size indicate an average of 5.93 members, reflecting a range from 2 to 11 individuals. The most prevalent household category, comprising 50% of respondents, falls within the range of six to eight members. The representation of households with more than eight members is minimal, constituting less than 10%. In terms of marital status, the majority (76%) are married, while 7% are single, 11% are divorced, and 6% are widows. Importantly, there are no substantial differences among the three clusters concerning household size and marital status (Figure 12). Additionally, the trend implies that 24% of the respondents are single mothers and household heads (Figure 13).

Figure 12. Household Size and Marital status

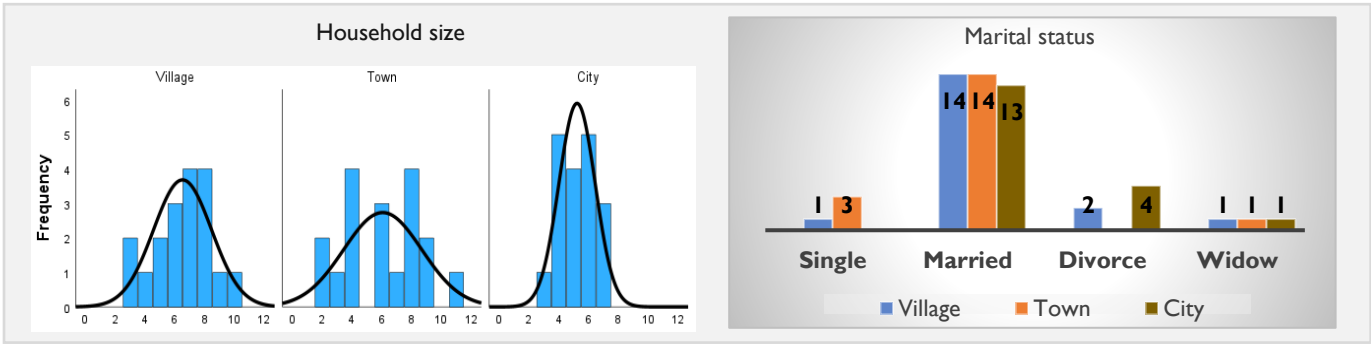


Figure 13. Photo session of the researcher with a single mother household head respondent during survey



4.2 Value Chain Activities

Chain Activities Carryout

Across all the three (3) clusters, production, processing, and retailing are the main activities undertaken by the VSLAs women in the chain. Each cluster (Village, Town, and City) contributes an equal share of 33% of the total. On the other hand, only 3.7% of the VSLAs women from the Town cluster mentioned being involved in inputs supply. This result implies that production, processing, and retailing are the dominant activities across all clusters, with an equal distribution of involvement of the VSLAs women among the clusters. This analysis underscores the significance of production, processing, and retailing as common activities within the cassava value chain, while inputs supply plays a minor role and is more prominent in the Town cluster (Table 4).

Table 4. Chain activities carried-out.

		Village	Town	City	Total
Inputs supply	Count	0	2	0	2
	% of Total	0.0%	3.7%	0.0%	3.7%
Production	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%
Processing	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%
Retailing	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%

Percentages and totals are based on cases and respondents.

Chain Activities Control

The results indicate that a significant proportion of the women (39%) mentioned having control over the production aspect of the cassava value chain. Among them, the majority came from the Town cluster (22%), followed by the Village (9%) and City (7%) clusters. This suggests that a higher percentage of women from the Town cluster are actively engaged in production compared to those from the other clusters. Interestingly, when it comes to full control, all 54 respondents (100%) indicated that they are involved in the processing and retailing of cassava products across all three clusters (Village, Town, and City). This means that every woman of the VSLAs, regardless of their location, is actively engaged and has control over the processing and retailing stages of the cassava value chain (Table 5).

Table 5. Chain activities controlled.

		Village	Town	City	Total
Production	Count	5	12	4	21
	% of Total	9.3%	22.2%	7.4%	38.9%
Processing	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%
Retailing	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%

Percentages and totals are based on cases and respondents.

Additionally, the VSLAs women also highlighted that they are fully engaged in or actively perform certain production components or sub-activities within the production process. These sub-activities encompass harvesting, which was indicated by all 54 respondents (100%), planting by 53 individuals (98%), weeding by 39 participants (72%), and land preparation by 19 respondents (35%) respectively. Except for land preparation which majority (22%) of respondents are from town, there is no significant difference in responses for the three (3) sub-activities (planting, weeding, and harvesting) across the three (3) sub-groups. (Table 6). The data demonstrates that VSLA women are extensively involved in key sub-activities of the production process, including planting, weeding, and harvesting. While the engagement in land preparation is relatively lower especially in the village, it is notable that a significant proportion of women in the Town cluster are actively participating in this stage. Also, the results highlight the active participation of the VSLAs women in various stages of the cassava production process (Fig 14) regardless of their locations, which contributes to the efficiency of the value chain.

Table 6. Production sub-activities

		Village	Town	City	Total
Land preparation	Count	3	12	4	19
	% of Total	5.6%	22.2%	7.4%	35.2%
Planting	Count	18	17	18	53
	% of Total	33.3%	31.5%	33.3%	98.1%
Weeding	Count	11	14	14	39
	% of Total	20.4%	25.9%	25.9%	72.2%
Harvesting	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%

Figure 14. Photo sessions of key production sub-activities by female farmers captured by the researcher during fieldwork.



Planting



Weeding



Harvesting and packing of cassava

Processing Activities

Processing of gari is the major processing activity carryout by 52 (96.3%) of the total 54 respondents with no significant difference among the clusters. Next is the processing of fufu done by 44 (82%) with the majority (33%) from the Town subgroup followed by Village (30%) and City (19%). While only 8 (15%) individuals from the City carryout processing of super gari. The results indicate the prominent role of VSLA women in gari processing, which is a vital cassava product. The nearly uniform engagement across clusters indicates the widespread nature of this activity. Fufu processing is also substantial, with Town and Village clusters showing more involvement compared to the City cluster. The lower participation in super gari processing, mainly confined to the City cluster, suggests that this specific processing activity is less common among the surveyed respondents (Table 7). Additionally, these findings underscore the diversity of processing activities carried out by VSLA women in the cassava value chain across different geographic contexts (Fig 15).

Table 7. Processing activities

		Village	Town	City	Total
Gari Processing	Count	18	18	16	52
	% of Total	33.3%	33.3%	29.6%	96.3%
Fufu Processing	Count	16	18	10	44
	% of Total	29.6%	33.3%	18.5%	81.5%
Super gari Processing	Count	0	0	8	8
	% of Total	0.0%	0.0%	14.8%	14.8%

Percentages and totals are based on cases and respondents.

Figure 15. Photo sessions of key processing sub-activities by female farmers captured during fieldwork



Peeling



Sieving of fermented cassava after grating



Grating



Roasting of gari

Retailing Activities

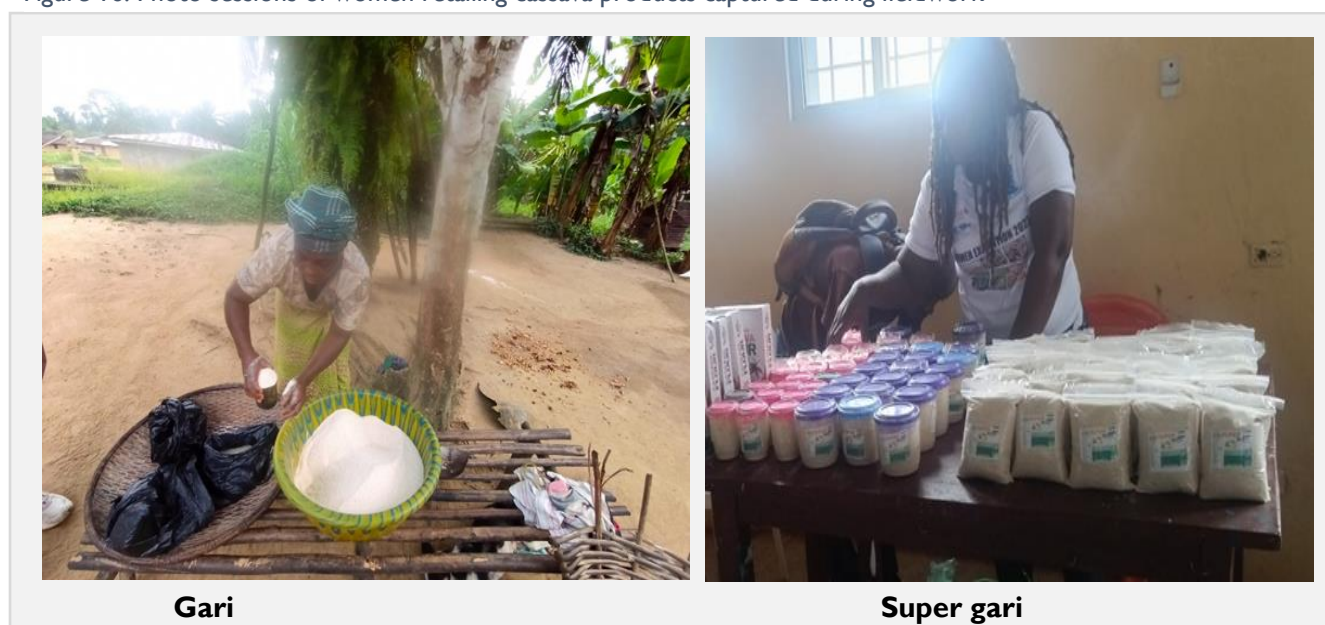
Among the total 54 respondents, the most commonly retailed cassava product is gari, as reported by all participants (100%) across the three subgroups. Following this, fufu is retailed by 44 individuals (82%), with the majority (33%) being from the Town subgroup. Lastly, super gari is retailed by only 8 respondents (15%) from the City subgroup (Table 8). The results implies that gari is the most prevalent cassava product retailed by VSLA women across all clusters, with unanimous participation. Fufu retailing is also notable, primarily led by the Town subgroup. The lower involvement in super gari retailing, primarily within the City subgroup, suggests that this specific cassava product is less frequently retailed among the VSLAs women. These findings highlight the diversity in the types of cassava products retailed by VSLA women, with gari being the most dominant one (Fig 16).

Table 8. Retailing activities

		Village	Town	City	Total
Gari	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%
Fufu	Count	16	18	10	44
	% of Total	29.6%	33.3%	18.5%	81.5%
Super Gari	Count	0	0	8	8
	% of Total	0.0%	0.0%	14.8%	14.8%

Percentages and totals are based on respondents.

Figure 16. Photo sessions of women retailing cassava products captured during fieldwork



Gari

Super gari

Labour Acquisition

The survey results indicate that the entirety of the 54 respondents (100%) affirmed their involvement in hiring labour for their activities within the value chain. This result underscores the ability of VSLAs women to source external labour resources in the chain across the various clusters. It's important to note that labour hiring in the county doesn't encompass the use of their own labour or familial labour within this particular context.

Additionally, the analysis of labour hiring practices for different value chain activities reveals distinct patterns. Notably, land preparation emerges as the most prevalent task for which labour is hired, as indicated by all the 54 respondents (100%) across all three clusters. In contrast, the hiring of labour for harvesting activities is reported to be less common, with only 9% of respondents engaging in this practice (Table 9). This implies a preference for external assistance in tasks requiring significant initial effort, such as land preparation, while activities like harvesting and weeding are more frequently handled by the women themselves.

Table 9. Chain activities for hiring labour.

		Village	Town	City	Total
Land preparation	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%
Planting	Count	4	7	6	17
	% of Total	7.4%	13.0%	11.1%	31.5%
Weeding	Count	0	11	1	12
	% of Total	0.0%	20.4%	1.9%	22.2%
Harvesting	Count	0	0	5	5
	% of Total	0.0%	0.0%	9.3%	9.3%
Processing	Count	8	6	13	27
	% of Total	14.8%	11.1%	24.1%	50.0%

Percentages and totals are based on respondents.

Statements FGD I-R1 and FGD I-R2 represent key summaries obtained from the Focus Group Discussion (FGD) held with the women in VSLAs regarding their involvement in various chain activities.

FGD I-R1

“We the women in the VSLAs do plenty of farming activities more than before, we plant the cassava, we take care of it, we harvest it, we grater it and fix it into fufu and gari and we even do the selling also. So, from the look of things, we the women do much work more than the men when it comes to this whole cassava farming business nowadays. The main thing the men can do is, to brush the place and clean it.... The rest can be in our care ...all because of the level of works now”.

FGD I-R2

“The cassava farming looking really alright now, especially for us the women in the VSLA groups. We can now increase our farms, get people to do our farming work, because of that we produce more cassava now, we also do more processing of our cassava into mainly gari and it gives us more money now.... Before, we really use to sell most of our cassava raw with less value addition”.

These assertions from the VSLAs women indicate the substantial contribution of VSLAs in scaling their Production, processing, and retailing activities along the value chain.

4.3 Productive Resources

The following outcomes illustrate the different productive resources possessed by the VSLAs women engaged in the cassava value chain. It is notable that all 54 respondents (100%) indicated their access to and management of Human assets, which includes aspects like labour, skills, knowledge, and training. Similarly, their control over financial assets, such as loans and credits, was affirmed by the entire group. Additionally, the women expressed ownership and control over Physical assets, which encompass essential tools and equipment for both farming and processing activities. This pattern was consistently observed across all three subgroups. Furthermore, the VSLAs women's ownership and control over Natural assets, particularly land, was underscored. Among the total participants, 52 (96%) indicated their ownership of Natural assets. It's interesting to note that the distribution of land ownership differed among subgroups. While 33% of respondents (a slight majority) from the Town subgroup claimed ownership, a higher percentage of 63% came from the combined Town and City subgroups (Table 10). This underlines the significant role that land, a critical resource in agricultural activities, plays within the chain. Moreover, these results indicate the VSLAs women's multi-faceted ownership and control over various productive resources, fostering their active involvement in the cassava value chain across the different locations.

Table 10. Productive resources

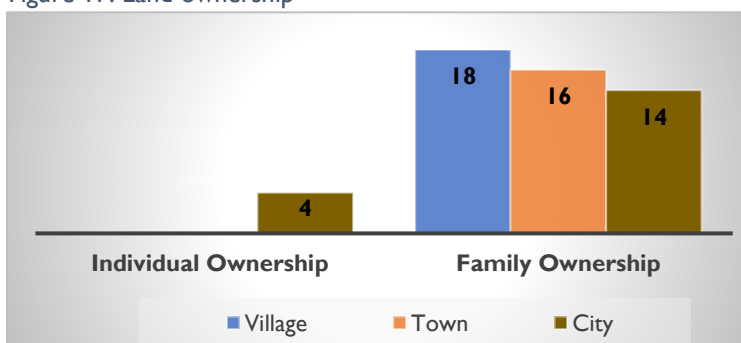
		Village	Town	City	Total
Natural resources (Land)	Count	18	17	17	52
	% of Total	33.3%	31.5%	31.5%	96.3%
Human resources	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%
Financial resources	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%
Physical resources	Count	18	18	18	54
	% of Total	33.3%	33.3%	33.3%	100.0%

Percentages and totals are based on cases and respondents.

Natural and Physical Assets Ownership

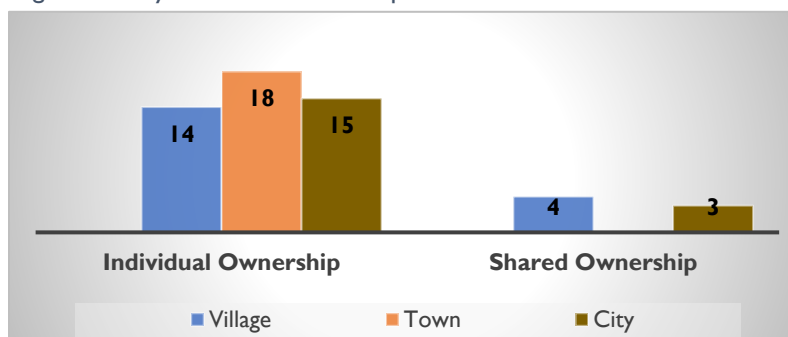
Among the 52 respondents who indicated land ownership, a substantial majority of 48 individuals (92%) reported owning land that was inherited within their families. This family-based ownership, stemming from inherited land, was the predominant form of land possession. When broken down by subgroups, the distribution revealed that 38% of respondents in the Village subgroup, 33% in the Town subgroup, and 29% in the City subgroup indicated family ownership. On the other hand, a minority of respondents, constituting only 8% of the total participants, reported individual ownership of land acquired through purchase. Interestingly, all four respondents who claimed individual ownership were exclusively from the City subgroup (Fig 17). This finding implies that while inherited family land constitutes the primary mode of land ownership for the majority, individual ownership through purchase is a relatively less common practice among the surveyed women in the cassava value chain.

Figure 17. Land ownership



Among the participants, a significant majority of forty-seven (47) respondents (87%) of the total stated that they individually owned physical resources. This suggests that these women possess private ownership over certain tangible assets within the context of the cassava value chain. Examining the distribution of private ownership across subgroups, it was observed that 33% (18 respondents) of those who reported individual ownership belonged to the Town subgroup, while 28% (15 respondents) were from the City subgroup. The Village subgroup constituted 26% of those with private ownership. In contrast, a smaller proportion of respondents, making up 13% of the total 54 participants, indicated shared ownership of physical assets. These jointly owned assets predominantly included processing facilities and machines. Notably, this pattern of shared ownership was particularly pronounced within the Village and City subgroups (Fig 18). This indicates that while private ownership is the predominant form, a portion of the women engage in shared ownership of specific physical resources, a trend that appears more prevalent within specific communities.

Figure 18. Physical assets ownership



Statements FGD I-R3 and FGD I-R4 highlight key summaries (themes) obtained from the Focus Group Discussion (FGD) with the women in VSLAs regarding productive resources.

FGD I-R3

"VSLA has made us to get access to important assets for our entire cassava farming, especially the cassava grating machine and the processing facility (Figure 19) Additionally, the traditional manual method of grating cassava that we used to employ was both physically demanding and slow; but with the motorized cassava grater, we can process about 8 to 10 bags of cassava in much less time. This has greatly increased our gari making process, making it more efficient and safer.... Thanks to the cassava grater machine and the support of VSLA, we are now able to produce 10 to 15 of the 25kg bags of gari weekly. The machine is making cassava farming easier for us these days, for that reason, we no longer have to leave our crops to waste on the farms anymore "

FGD I-R4

"We used to produce cassava only on a small portion of farmland. Because, we had no means of getting credit to make bigger farms, we had no means to even save our money... No Banks, saving club! But since PARTNERS Programme came to our communities and helped us organised Village savings and loan associations. Nowadays, we can get loans to pay for labour to increase our farm size, and to buy materials for our farms. Now, we also have place to save our little earnings. These days, we the women in the VSLA are making an extra farm to grow pineapple, beans, plantain etc. using the savings from the Farmers Savings and Loan Association we made last year. Most of us also used part of my savings to support the educational expenses of our children."

The statements from the women involved in VSLAs clearly elucidate how VSLAs have contributed to improving their access to and management of various productive resources, ultimately bolstering their agency and efficiency in the value chain.

Figure 19. Photo sessions of Key assets of VSLA women captured during fieldwork.



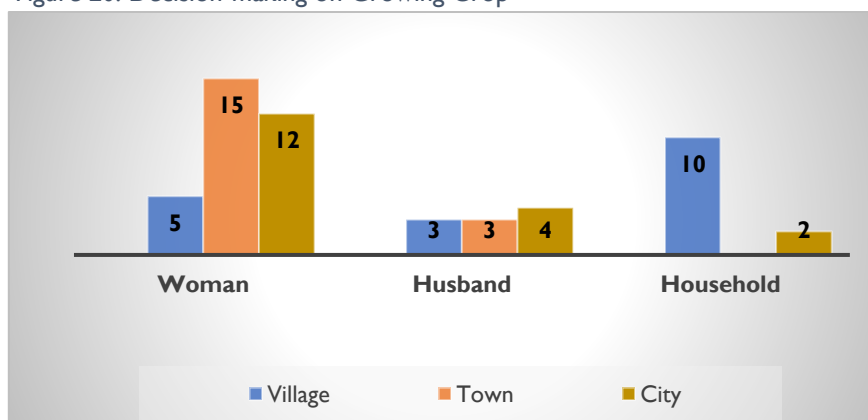
4.4 Value Chain Management

The following outcomes illustrate the chain management aspects undertaken by the VSLA women in the cassava value chain based on the survey findings in the context of Chain (Gender) empowerment.

Decision-making on Growing Crop

32 (59%) out of the total women indicated that they have the authority to determine the choice of crops to cultivate. Among this group, the majority (29%) hailed from the Town subgroup, followed by the City subgroup (22%) and the Village subgroup (6%). Meanwhile, 22% (12 out of 54) of the respondents reported that the decision-making on crop selection is made jointly within the household. Nearly all the 22% (19%) hailed from the Village. On the other hand, 19% (10 out of 54) of the women indicated that the decision on crop selection is predominantly made by their male partners (husbands) with no difference in responses across the different clusters (Fig 20). In further comparison, it's evident that women from the Town subgroup exhibit the highest percentage (29%) of authority in deciding on crop selection. This suggests a relatively more empowered role for women in this aspect within the Town subgroup. In the Village subgroup, the lowest percentage (6%) of women have decision-making authority. The City subgroup falls between the other two subgroups with 22% of women holding decision-making authority. Interestingly, joint decision-making within the household in crop selection decisions in the Town subgroups was not mentioned by any of the women. This implies that joint decision-making is not a common practice in the Town subgroup. Ultimately, the results imply that within the cassava value chain, a considerable number of the women in the VSLAs have a substantial say in determining the crops to be cultivated.

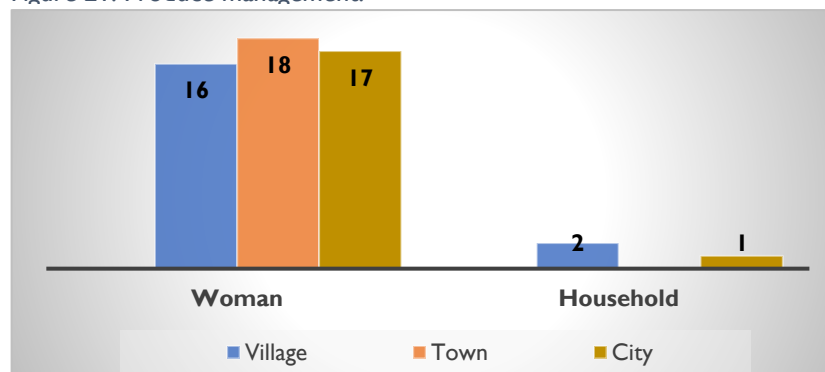
Figure 20. Decision-making on Growing Crop



Produce Management

The results indicate a high level of women's involvement in decision-making regarding the management of produce within the cassava value chain. Specifically, 94% of the total respondents (51 out of 54) reported being actively engaged in making decisions related to the handling and management of the produce. This pattern remained consistent across all three clusters (Village, Town, and City), with no noticeable differences in their responses based on the cluster. However, the data also reveals that only a small proportion of the women (6%) of the total respondents (3 out of 54), mentioned that the decision on produce management is a joint effort within their households. Among this 6%, there was a distribution of 4% (2 individuals) from the Village subgroup and 2% (1 individual) from the City subgroup (Fig 21). The result implies that while the majority of decisions regarding produce management are made by the women themselves, a smaller subset of the women mentioned involving their households in such decisions. The key trend of the analysis in this aspect is that the majority of the households rely on the women's judgment for the management of produce, making it a significant women-based decision-making aspect within the cassava value chain, irrespective of the geographic locations.

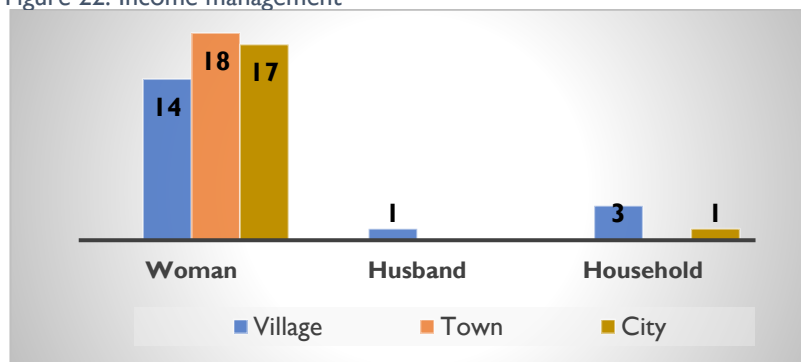
Figure 21. Produce management.



Income Management

Out of the total respondents, 91% indicated their active involvement in determining the management of income. This participation was distributed across the clusters with 33% (18) from Town, 32% (17) from City, and 26% (14) from Village. While a small fraction of 7% (4 out of 54) indicated that the decision on income management is reached through joint household decision. Among this 7%, 6% (3) from the Village subgroup and 2% (1) from the City subgroup. Only 2% of respondents from the Village subgroup mentioned that her partner (husband) was the decision-maker regarding income management (Fig 22). The analysis also indicates that income management is a dominant female-based decision-making aspect of the chain management regardless of the locations.

Figure 22. Income management



Access to Market Information and Pricing

All 54 (100%) of the respondents indicated that they have access to market information comprising of price, quality requirement, and quantity demand across the three (3) subgroups (Fig 23). The uniform access to market information across the different subgroups implies that the barriers to accessing this critical information have been addressed within the context of the VSLAs. Additionally, the survey results reveal that all of the 54 respondents (100%) indicated their involvement in the pricing aspect along the chain. This implies that the VSLAs women are not only involved in production but are also active participants in crucial business decisions, such as setting prices for their products.

Figure 23. Access to market information



Statements FGDI-R5 and FGDI-R6 illustrate key summaries (themes) obtained from the Focus Group Discussion (FGD) with the women in VSLAs regarding their Chain Management aspects.

FGDI-R5

“VSLA has made majority of us to gain respect and recognition in our homes and communities. Because of VSLA, we work very hard to get money and be able to buy our shares. VSLA is making us to compete hard with men. Before everything used to be in the hands of the men, especially our husbands. But nowadays, we can make decision easily in our homes and communities; for instance, majority of us in the VSLA can now decide and even control how much gari or fufu to make, how much to sell as well as what to do with the money from the saving”

FGDI-R6

“Previously, many of us faced difficulties when it came to communication in social settings (in gathering), undertaking leadership roles, and even comprehending financial matters. Fear held us back. But due to our participation in VSLAs, we have witnessed significant transformations. Most of us have become confident speakers in public gatherings. Some of us have even taken up roles as chairladies, leading our groups. We have also stepped into responsibilities like Money Counters and Record Keepers, allowing us to comprehend numbers, especially money-related matters (Fig 24). VSLA has opened our eyes and made us strong. We can now communicate better with customers. In fact, most of us in the VSLA can often collaborate to process our gari and fufu together. We can sometimes bulk it and send it to the market, making things smooth for us”.

The statements provided by the VSLAs women made clear the contribution of VSLAs in enhancing their structure and agency thus improving their governance skills in the value and taking on key role in the VSLA groups extending to their homes and communities.

Figure 24. Photos of women who were shaped by VSLA to become Record keeper and Chairlady of their groups after joining VSLA. These photos were captured by the researcher during the fieldwork.



Record keeper (group secretary)



Chairlady (group leader)

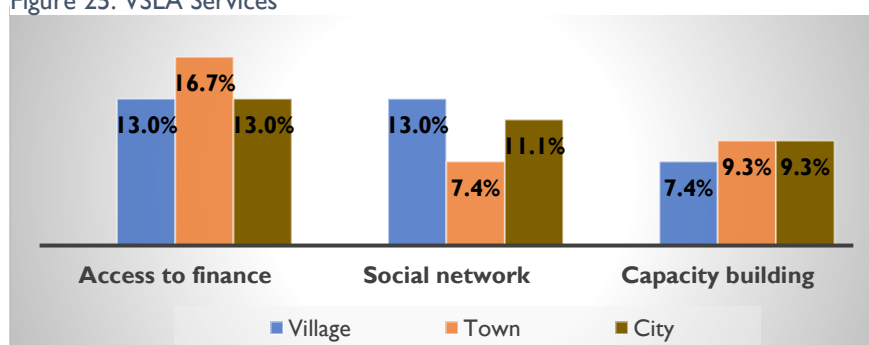
4.5 Members Motivation

The following results demonstrate the fundamental motivational elements that drive the participation of members within VSLAs in the context of VSLA operations as per the survey outcomes.

VSLA Services (Benefit)

The services or benefits offered by VSLA were considered key elements that inspire members' active participation in VSLA activities. Among these services or benefits, access to finance including the provision of loans and credits emerged as the most rated benefit motivating participants which constituted 43% of the total response. While Social networks (31%) such as connectedness and recognition within communities emerged as the second most inspiring benefit of VSLA among the participants. Lastly, the third inspiring benefit that motivates members was capacity building (26%) such as the provision of knowledge and skills among the participants. This trend was consistent across all three (3) subgroups with no major difference (Fig 25). Remarkably, these trends in benefit preferences were consistent across the subgroups, indicating that these motivating factors cut across different demographic backgrounds, indicating their universal relevance in encouraging active participation within VSLAs.

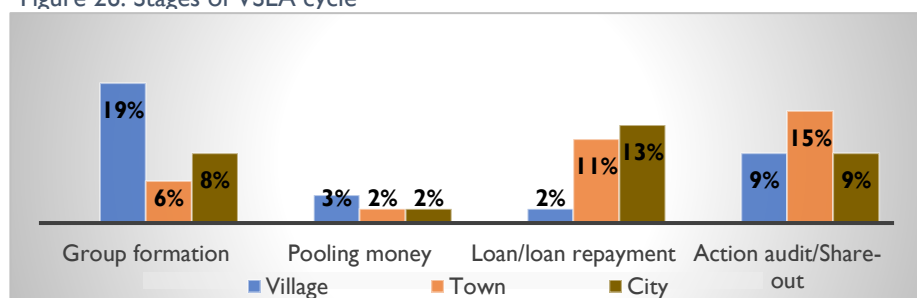
Figure 25. VSLA Services



Stages of VSLA Cycle

The study findings emphasize the significance of various stages within the VSLA cycle as crucial elements that encourage active participation among group members in VSLA activities. Interestingly, both the Action audit (share-out) and Group formation stages emerged as the most influential phases of the VSLA cycle, each accounting 33% of the total responses. In the context of Group formation, a majority (62%) of responses hailed from the Village subgroup. This indicates that the process of forming the group and setting its foundation holds particular significance for members, especially in rural areas. Moreover, the stage of loaning and loan repayment was identified as another highly motivating aspect of VSLA, accumulating 26% of the total responses. Most of these responses (92%) were from the City and Village subgroups. Lastly, pooling money emerged as the least inspiring stage of VSLA among members, with only 7% of the total responses acknowledging its motivational impact. Among these, 3% came from the Village subgroup, while 2% were from both the City and Town subgroups. This suggests that while pooling money remains a valuable practice within VSLAs, it might not hold the same motivational weight as other stages (Fig 26). Additionally, the variations across subgroups implied the nuanced nature of motivation within VSLAs and indicate that certain stages may resonate more strongly with members depending on their context and priorities.

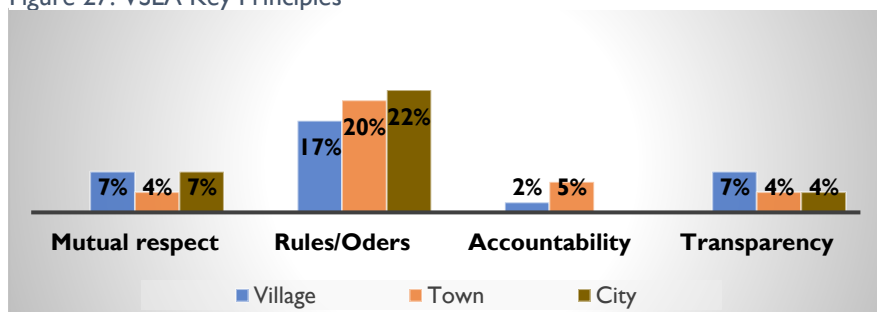
Figure 26. Stages of VSLA cycle



VSLA Key Principles (Foundational Values)

The findings highlight the pivotal role of the key Foundational Values of VSLA in shaping the active engagement of VSLA members in VSLA operations. Among these principles, Rules and order emerged as a notably vital factor, contributing to the motivation of members' participation, accounting for over half (59%) of the responses. This emphasis on adherence to established constitutions resonated consistently across the different clusters, indicating its universally compelling nature. Mutual respect emerged as the second-most influential principle, motivating 18% of the responses. Notably, the City subgroup (7%) and the Village subgroup (7%), suggesting that fostering an environment of respect holds particular importance in both urban and rural settings. Transparency emerged as the third key factor motivating members' participation, with a share of 15% in the responses. The Village subgroup accounted for 7% of this aspect, while both the Town and City subgroups contributed 4% each. This underscores the value of open communication and transparent processes in encouraging engagement across various contexts. Conversely, Accountability emerged as the least motivating factor, capturing only 7%. Of this, 5% from the Town subgroup and Village subgroup accounted for 2%. This suggests that while accountability remains an important aspect, its direct influence on motivating participation might be relatively less pronounced compared to other principles (Fig 27). The consistency in the response patterns among these diverse principles emphasizes their combined effect in shaping the enthusiasm and commitment of VSLA members in their activities.

Figure 27. VSLA Key Principles



Statements FGD2-R1 and FGD2-R2 provide key summaries (themes) obtained from the Focus Group Discussion (FGD) with VSLAs members concerning their motivations in participating in VSLA activities.

FGD2-R1

“We find immense joy in the togetherness we experience during our saving activities. VSLA has united us like one family. Many of us were not very connected in our communities before, but nowadays we come together not only for saving, but for learning so many things from one another. Most especially with the social funds aspect, the entire members of the group go and identify with a member whenever something happened, whether good or bad. We don’t worry anymore on whether our families are there or not. The share-out is another interesting moment that inspire many of us; we kill animals, cook, eat, drink, and have fun together. This can make most of us really happy to be part of VSLA”.

FGD2-R2

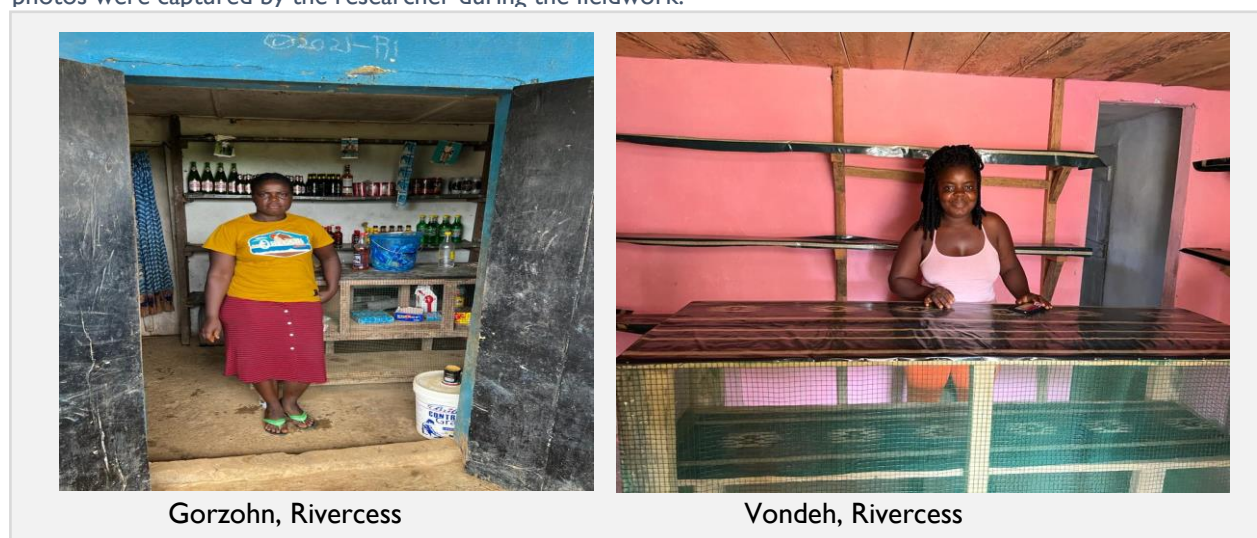
“VSLA has become a strong partner and support for most of the people who don’t have husband or wife in our communities. VSLA has given us a high state of belongingness in our societies. The respect and trust keep growing among us, which is very important, especially the kind of people in the group can bring real motivation and commitment that can increase people full participation in all the saving activities. When people are satisfied with each other in the group their involvement in VSLA activities can increase. This is one important aspect that should not be overlooked in the entire VSLA operations. Most often, we witnessed people leaving their groups because of this”.

FGD2-R3

“Majority of us here are in VSLA because it makes us serious, it makes us to work hard. It has made some of us to build houses and own businesses (Fig 28 and 29). Anytime you see your friend buying five (5) shares, you become eager to buy the same or even more. We love the competition it has brought among us in our communities. Both men and women are doubling their activities now because of saving. Many of us never knew the importance of saving; we never had the knowledge at all. But VSLA has given us the knowledge and the spirit of saving. In fact, the day that we don’t save or missed a saving day, we feel incomplete and very bad. When that happened, we work harder to double it the next saving day”.

These assertions made by the VSLAs members justified how the VSLAs drive social cohesion, connectedness basically instilling them with the opportunities and ability to improve their livelihoods. These factors empower women, elevate their social standing, and enable them to compete effectively with men in their respective communities. These elements substantially motivate their active participation in VSLA operations.

Figure 28. Photos of two (2) women who were empowered by VSLA to own a shop after joining VSLA. These photos were captured by the researcher during the fieldwork.



Gorzohn, Rivercess

Vondeh, Rivercess

Figure 29. Photo of a modern shelter built by a woman after joining VSLA. These photos were captured by the researcher during the fieldwork.



Before (native hut)

After (modern shelter)

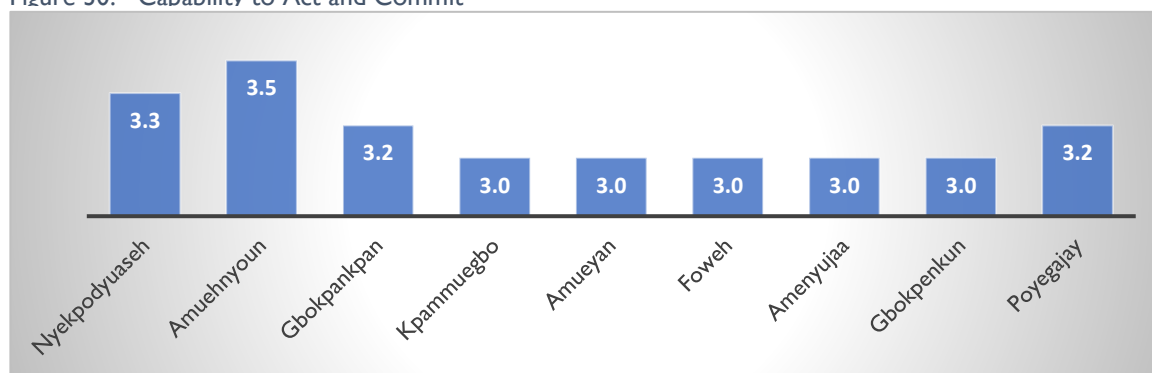
4.6 Capabilities of VSLAs

The results displayed in figures 30 to 34, along with the summarised information in figure 36, provide an overview of the VSLAs' capabilities. These capabilities were assessed using the European Centre for Development Policy Management (ECDPM)'s 5 Core Capabilities framework. The scores obtained from the indicators and pointers of the 5Cs were utilised to appraise the capacity and performance of the nine (9) VSLA groups through a FGD comprising a representative from each of the nine (9) VSLA groups. It's important to note that the scores range from one (1), signifying the lowest average, to four (4), indicating the highest average score.

Capability to Act and Commit

The highest average score for this capability is 3.5 scored by one out of the nine groups, with another group following closely with a score of 3.3. Additionally, two groups obtained a score of 3.2, while the remaining five out of the nine groups received the lowest average score of 3.0 (Fig. 30). These results shed light on the effectiveness of VSLAs and their organisational capacities in fulfilling their objectives. In essence, it indicates that some groups, particularly those with higher scores, exhibit a better degree of organization and effectiveness in carrying out their mandates compared to others with lower scores. However, no major difference was observed among the different groups.

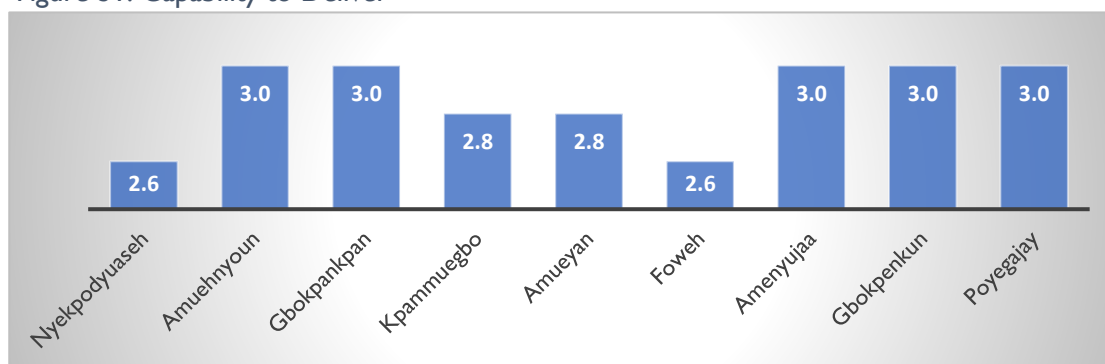
Figure 30. Capability to Act and Commit



Capability to Deliver on Development Objectives

In terms of the capability to deliver on development objectives, five groups achieved the highest average score of 3.0, closely followed by two other groups with a score of 2.8. Additionally, two more groups scored the lowest at 2.6 for this capability (Fig 31). This trend suggests that some VSLA groups excel in producing the outcomes they are designed to deliver, while the trend shows no substantial variation among the different groups.

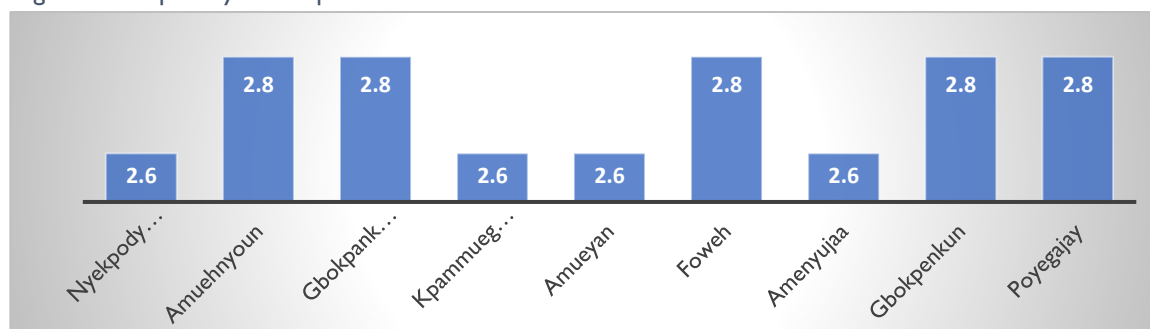
Figure 31. Capability to Deliver



Capability to Adapt and Self-Renew

Among the nine (9) groups, five of them achieved the highest average score of 2.8 for this capability, while the remaining four (4) groups scored slightly lower at 2.6 (Fig 32). This pattern suggests the extent to which these groups possess the capacity to effectively respond to alterations in the external environment and their readiness to adapt to ongoing environmental changes. This adaptability issue is observed as a key challenge for the VSLA groups.

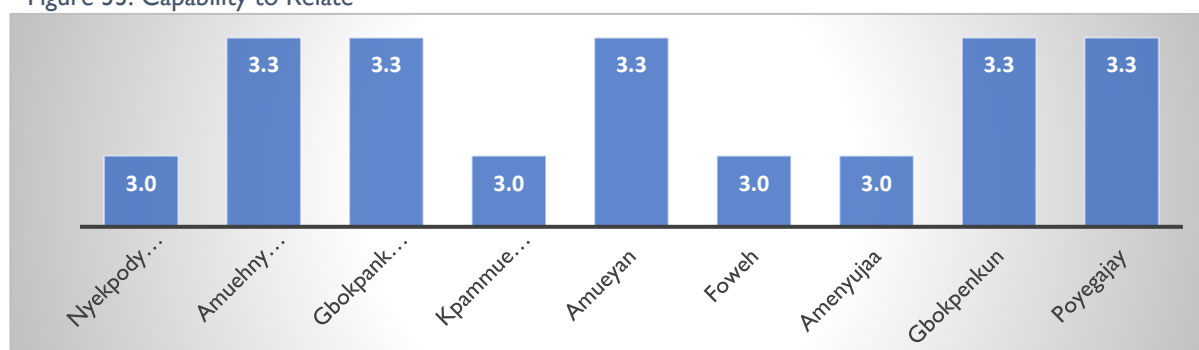
Figure 32. Capability to Adapt



Capability to Relate to External Stakeholders

For this capability, five of the nine (9) groups achieved the highest average score of 3.3, while the remaining four groups scored 3.0 (Fig 33). These results illustrate the varying degrees to which the VSLA groups engage with other stakeholders and their ability to attract them, with no substantial differences observed among the groups in this regard.

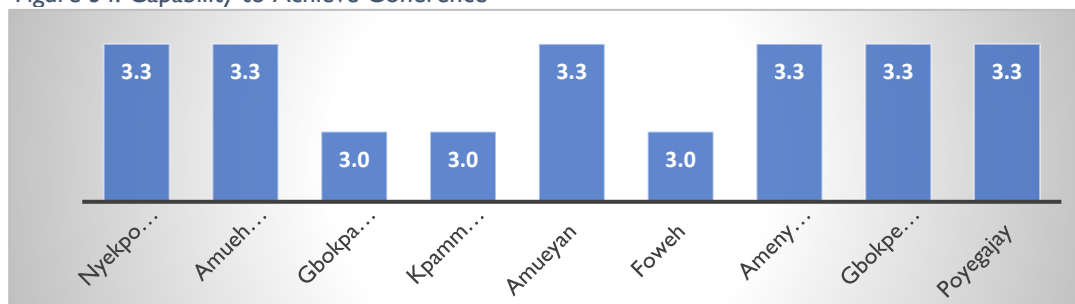
Figure 33. Capability to Relate



Capability to Achieve Coherence

Within this capability, six (6) out of the nine (9) groups achieved the average score of 3.3, while the remaining three (3) groups scored an average of 3.0 (Fig 34). This pattern highlights the varying degrees of organisational strength among the different VSLA groups in staying committed to their mandate. However, the trend indicates that there is no major variation among the groups regarding this ability.

Figure 34. Capability to Achieve Coherence



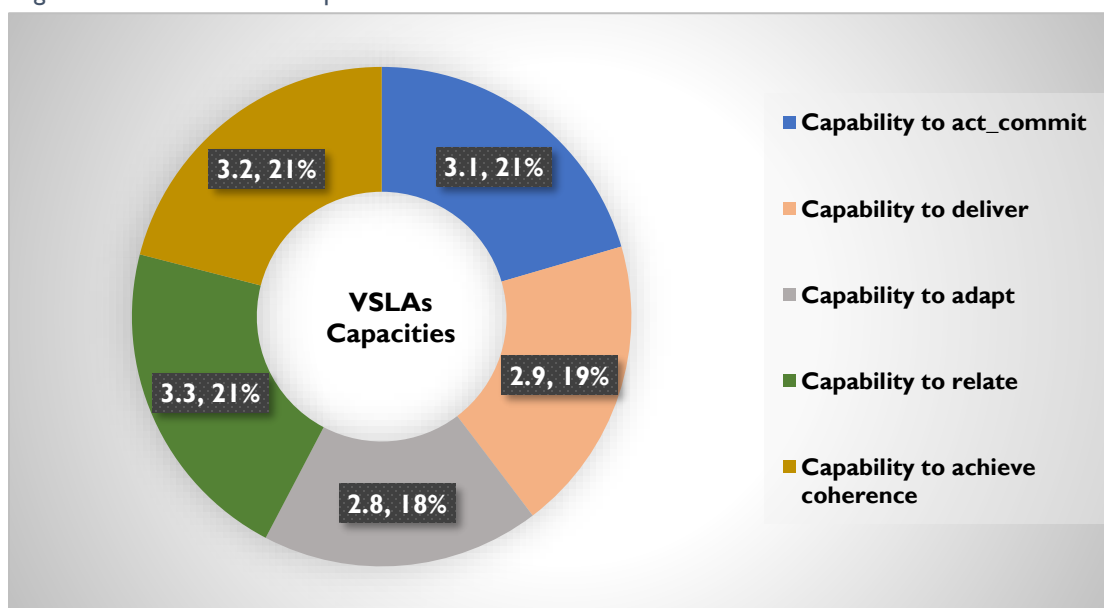
The Five Core Capabilities of VSLAs

Overall, the most robust capability observed within the nine VSLAs is their Capability to Relate to External Stakeholders, attaining the highest average score of 3.3. This capability's strengths are apparent among VSLA groups, notably in their adeptness to engage and attract pertinent organizations, mainly NGOs, alongside their proficiency in maintaining positive relationships with local authorities. The subsequent formidable capability, scoring 3.2, is the Capability to Achieve Coherence. Within this facet, the VSLAs were fabulous in showcasing a well-structured leadership, membership, and a spirit of teamwork. Positioned as the third capability, with a score of 3.1, is the Capability to Act and Commit. Noteworthy strengths encompass the prioritization of equal roles and services for men and women, and participatory decision-making among the VSLA groups.

Ranked fourth, the Capability to Deliver on Development Objectives garners an average score of 2.9. A principal fortifying factor within this capability is the alignment of group activity plans with the activities of individual members. However, the inadequacy of logistics, equipment, and workspace to carryout activities emerges as the predominant weaknesses of the VSLAs in this domain. Conversely, the Capability to Adapt and Self-Renew, with an average score of 2.8, exhibits the lowest performance among the nine VSLAs. Here, the VSLAs demonstrated their members' willingness to adapt to new knowledge and practices. Nonetheless, hurdles in this sphere include the lack of robust self-evaluation and feedback systems, coupled with susceptibility to external shocks and trends like COVID-19 and climate change among the VSLA groups (Fig 35).

Ultimately, the analysis highlights the key strengths and weaknesses of these VSLAs in different capability areas, indicating areas where they excel and aspects that require attention for improvement. However, on the overall, the scores show no substantial variation among the capabilities with almost all of the capabilities in the range of 3 out of 4 ranking. this implies an average performance level of the VSLA groups in regard to the five core capabilities. Nevertheless, two of the capabilities with the score of little under 3 may require key priority for attention in terms of improvement focusing their key points of weaknesses mentioned.

Figure 35. VSLAs Overall Capabilities



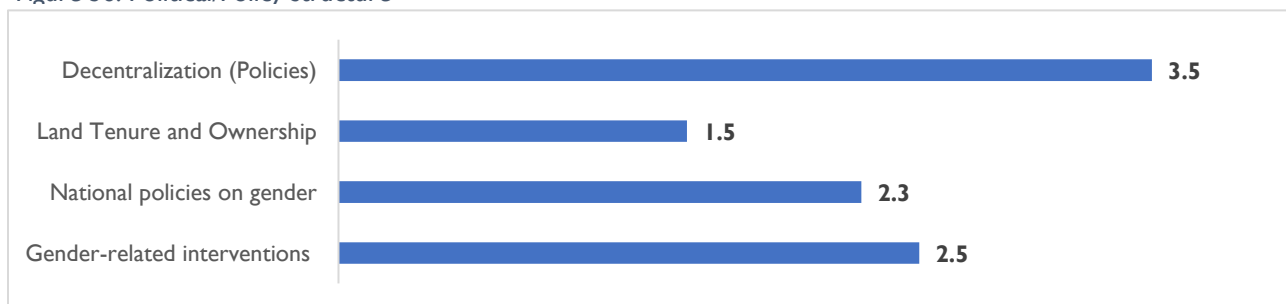
4.7 Transforming Structures

Based on the 4 Key Informant Interviews (KIs), the transforming structures that influence VSLA operations were categorised into five (5) key themes (structures), namely Political/Policy, Economic, Socio-cultural, Technical and Environmental. The following results provide insights into the prevalence and interactions of each of these structures in the context of VSLA operations and women empowerment based on the perceptions of the KIs.

Political/Policy

Poor decentralisation (implementation) of government policies, especially at local levels was ranked the major issue under political structure in the county. Less number of gender-related interventions is the second most ranked prevalent issue in the county which hindered the process of women empowerment. On the other hand, land tenure and ownership within the context of the VSLA, is on the lesser extent, an issue for women in the county highlighted by the KIs (Fig 36).

Figure 36. Political/Policy structure



Economic

Persistent fluctuation in the exchange rate is ranked as the foremost factor that influence not only the operations of the VSLAs but the economic activities of the members. Additionally, high cost of resources such as materials for VSLA activities, farming, and processing activities etc. and changing market prices make up for the second most prevalent issues that influence the activities and operations of the VSLAs in the county (Fig 37).

Figure 37. Economic structure



Socio-cultural

The sporadic prevalence of pandemic, especially the COVID-19 was ranked as the major issues which affected VSLA activities from the Key informants (KIs). The level (low) of awareness such as knowledge on gender equality within the communities and lack of external cohesion; groups are unable to connect or link with other institutions (micro-finance) were said to exist (ranked) on the same level, while gender norms or biases deriving from cultural, religious, and traditional practices were ranked as the least issue for women in the county by the KIs (Fig 38).

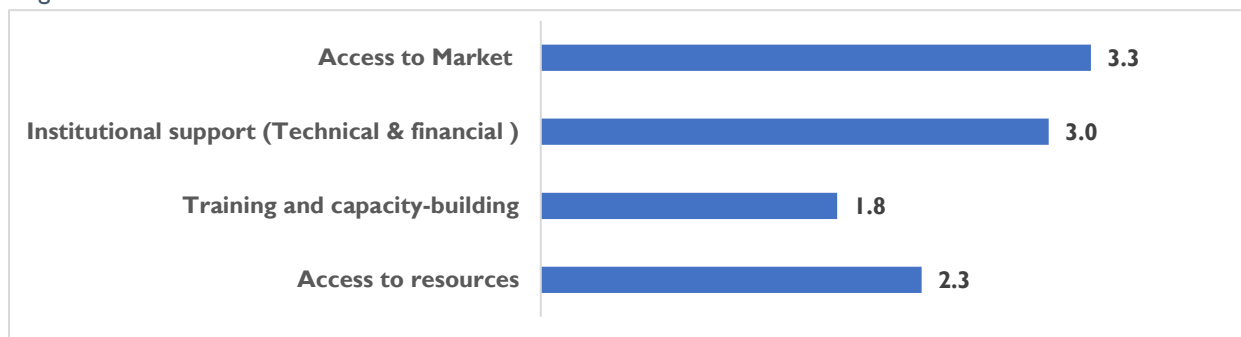
Figure 38. Socio-cultural structure



Technical

Access to market was ranked the main prevailing issue under the technical structure which could be tight to geophysics locations. Whereas institutional support was slightly the second major issue pointing out gaps in both technical and financial support from mainly NGOs interventions or approaches according to the KIs during the interviews. The availability of resources especially accessories to run VSLA activities is ranked as the third issue while VSLA related training and capacity building is the least issue which influence VSLA operations under technical according to the KIs rating (Fig 39).

Figure 39. Technical structure



Environmental

Poor road condition or network is the main problem with the highest ranking under environmental. This is due to continuous deteriorating conditions of the roads which hinders the transportation of goods and services including the movement of people in the county (Fig 41). Secondly, changing weather patterns mainly comprising the variation in rainfall and sunshine patterns which affect the agricultural activities of the VSLAs members. Crop performance (crop failure) is the third major issue while the geographic locations of the VSLA groups was highlighted as the least issues under environmental structure by the KIs (Fig 40).

Figure 40. Environmental structure



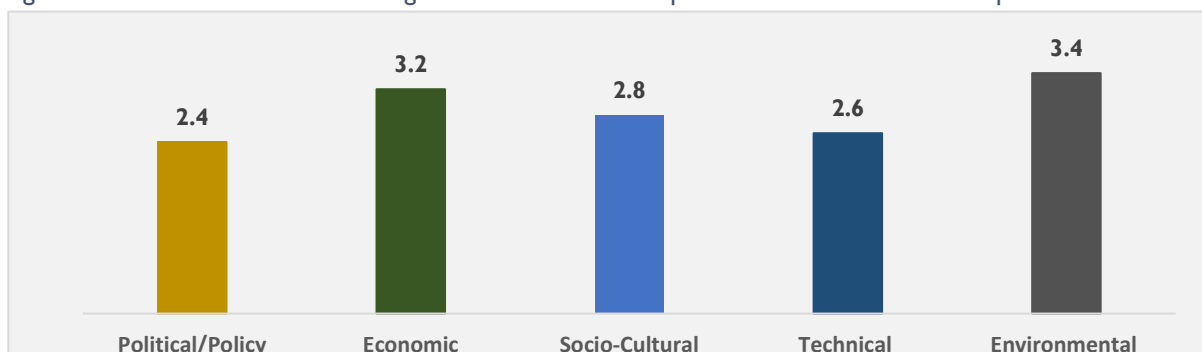
Figure 41. photo sessions of deplorable road conditions captured by the researcher during fieldwork.



Summary of Transforming Structures

The KIs' raking underscores the paramount influence of the environmental structure on VSLA activities and operations within the county. The continuous deterioration of road conditions, and increasing in weather pattern, stand out as a pivotal factor. Additionally, economic structure also affects VSLAs, particularly due to the persistent fluctuations in the exchange rate. Social-cultural factors also come next into play, as the sporadic occurrence of pandemics, like COVID-19, emerged as a major issue affecting VSLA activities. The interviews with the KIs also indicted the presence of low levels of awareness or knowledge on gender equality; women empowerment within communities including the inability of groups to connect with external institutions (micro-finances), were identified as obstacles to VSLAs operations. Interestingly, traditional gender norms and biases rooted in cultural, religious, and traditional practices were figured to be of lesser issue for women's participation in VSLAs, according to the KIs. Technical aspects were noted as another influencing factor. Access to markets, as well as gaps in technical and financial support primarily from NGOs, posed challenges to VSLAs in their efforts. Lastly, the political and policy context was highlighted. Poor decentralization and implementation of government policies at local levels, coupled with a limited number of gender-focused interventions, were cited as prevalent issues that hindered VSLA operations and their contribution to women's empowerment (Fig 42).

Figure 42. Prevalence of Transforming Structures on VSLAs operations towards women empowerment in the county



4.8 Gender-related Indicators

The following results present the eight (8) gender-sensitive indicators that were identified through project stakeholders' engagement in the Focus Group Discussion (FGD) with 6 project staff during the study (Table 11).

Table 11. Gender-sensitive indicators

NO.	Gender-sensitive indicators (Guide)	Measurement
1	<i>Women participation in value chain</i>	<ul style="list-style-type: none"> Measures the percentage of women participating in the different value chain activities
2	<i>Women's access & control over productive resources</i>	<ul style="list-style-type: none"> Measures the percentage of women who own and control productive resources;
3	<i>Women's decision-making power</i>	<ul style="list-style-type: none"> Measures the percentage of (key) decision-making by women
4	<i>Women's leadership</i>	<ul style="list-style-type: none"> Measures the number of women participating in leadership role
5	<i>Women's economic empowerment</i>	<ul style="list-style-type: none"> Measures the percentage of share purchase bought by women. Percent of share-out of women Number of businesses established by women
6	<i>Balanced group composition</i>	<ul style="list-style-type: none"> Measures the percentage of women and men in a group (VSLA): focus on 50% for women
7	<i>Women's knowledge and skill development</i>	<ul style="list-style-type: none"> Measures the number of women who received capacity building, & training (extension services)
8	<i>Women's nutrition and food security</i>	<ul style="list-style-type: none"> Measures the percentage of women with dietary diversity

These indicators serve as crucial tools for evaluating, tracking, and guiding the programme's interventions aimed at promoting gender empowerment, specifically with a focus on women within the context of VSLA operations and value chain empowerment.

CHAPTER FIVE: DISCUSSIONS

This chapter delves into the findings derived from the study based on the primary data sources. The content of this section aligns with the sub-research questions and involves the interpretation of results within the context of the research problem, ultimately addressing the research aim. Furthermore, this chapter entails a comparative analysis of the current research findings with those of previous studies, seeking both similarities and differences.

5.1 Demographics

The research revealed that the average age of the women involved in the Village Savings and Loan Associations (VSLAs) within the cassava value chain was 43.8 years. This average age is slightly higher than the established national average age of 40 years for females in the agriculture sector of Liberia (LISGIS-HIES, 2019). It is noteworthy that the majority (82%) of these women, who are below the age of 40, also align with the national average age for females in the agriculture sector and predominantly reside in urban and peri-urban communities (LISGIS-HIES, 2019; PRMGE, 2011). Furthermore, the study discloses that more than half (57%) of the women did not receive any formal education, a statistic that reflects the national illiteracy rate of females in Liberia highlighted by LISGIS-HIES (2019), is also consistent with finding from (FAO, 2018). Regarding household characteristics, the research indicates that the average household size of the women is 5.93 (6 persons). This average is slightly higher than the national average household size of five (5) in Liberia (LISGIS-HIES, 2019). These data suggest a trend that is in line with the broader demographic landscape of the country, signifying a good sample size used for the study.

5.2 Value Chain Activities

The study findings highlight that production, processing, and retailing are the core chain activities carryout by VSLA women in the cassava value chain across all clusters. This matches with the same chain activities identified by Olaomo and Molnar (2022) in the same cassava value chain analysis among women. Strikingly, each cluster contributes an equal share of 33% to these primary activities. This balanced distribution suggests that these activities are not only integral but also uniformly distributed among the VSLA women, regardless of the cluster they belong to. This underscores the consistent significance of production, processing, and retailing as the backbone of the cassava value chain, essential for the livelihoods and economic engagement of women in all clusters. This result is consistent with the studies by Olaomo (2021) & Peter et al., (2011). Interestingly, the involvement in inputs supply emerges as a distinct pattern. Only a minor proportion of VSLA women (3.7%) from the Town cluster mentioned participation in this activity. This suggests that inputs supply is comparatively less prevalent in the overall engagement of VSLA women across the clusters. The elevated involvement in the Town cluster could be attributed to specific local factors, such as the availability of resources or markets. However, it's evident that this activity holds a relatively minor role in the broader context of the value chain for VSLA women, particularly when compared to the dominant roles of production, processing, and retailing. These trends are also in line with the studies of Awotona et al. (2022), Mwansakilwa et al. (2017) and Coulibaly et al. (2015).

Furthermore, around 39% of the women are actively engaged in controlling the production aspect of the cassava value chain as this result is slightly in line with (PRMGE, 2011). Notably, this involvement is not evenly distributed across clusters. The Town cluster stands out with the highest proportion (56%) of women indicating their control over production. This suggests a higher prevalence of women in the Town cluster having control over production activities. This disparity could be influenced by various factors, including local agricultural practices, market demand, and access to resources (Dwumfour, 2021). Interestingly, when it comes to processing and retailing stages in the cassava value chain, the findings reveal a uniform and comprehensive participation among all clusters. The study found that all 54 women (100%) of the VSLAs are actively involved in and possess control over these stages. This observation indicates that irrespective of the location or cluster, women within the VSLAs are fully engaged in the processing and retailing of cassava products. This shared involvement emphasizes the universal significance of these stages within the cassava value chain and underscores women's role in adding value to the agricultural products. This matches with the study by Olaomo & Molnar (2022).

Based on the value chain concept with emphasis on the cassava chain, *carrying out an activity* refers to the direct participation of chain actors, both men and women, in various operational tasks related to mainly input supplying, production, processing, and retailing, while *controlling an activity* refers to the managerial roles required for executing the activity. It involves people or organizations with the ability and authority to decide strategically on matters that affect the path and financial success of the chain (KIT et al. ,2012; FAO, 2021).

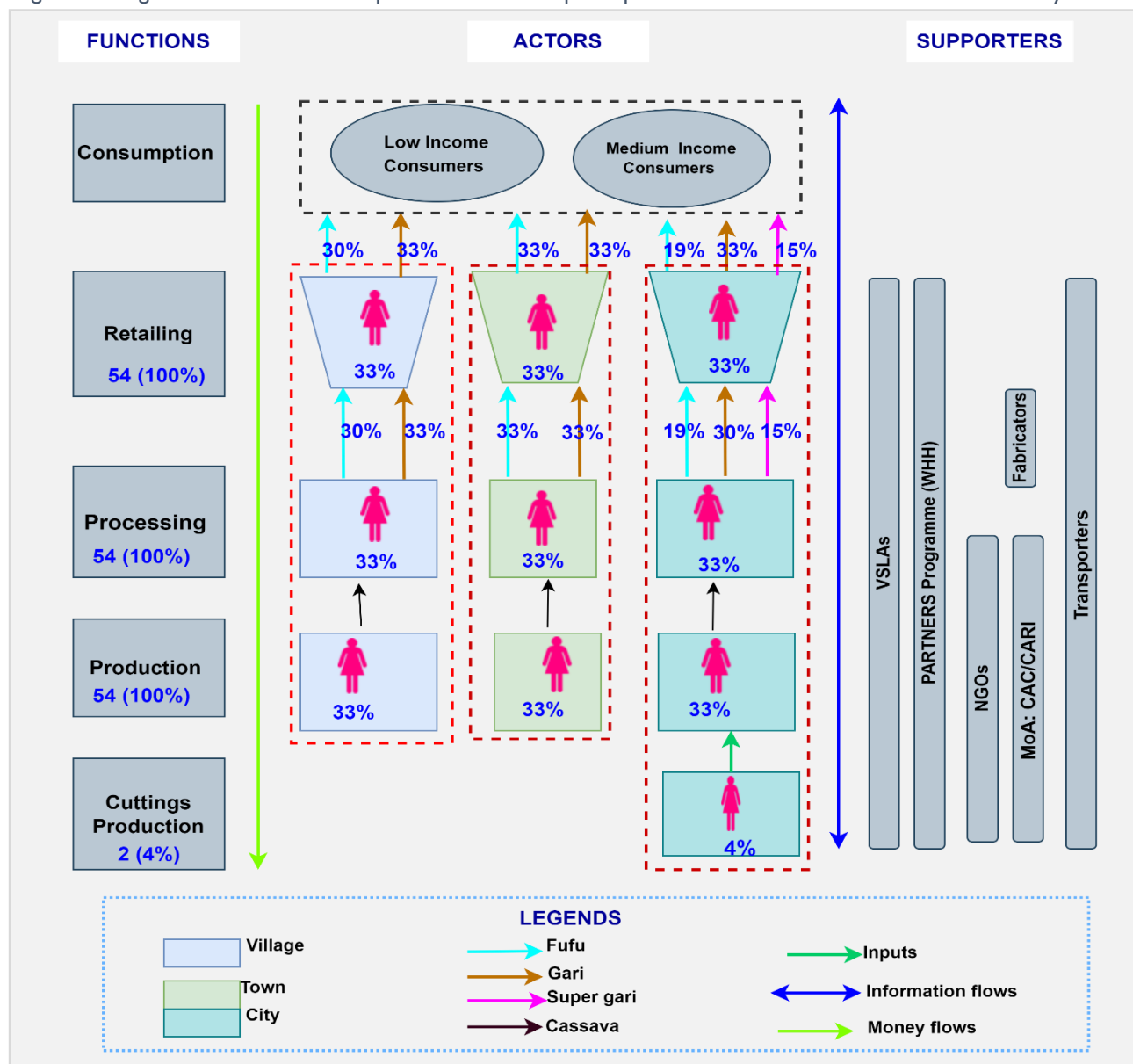
The study also indicates a robust engagement of VSLA women in key sub-activities of the of the production aspect of the cassava chain, including planting, weeding, harvesting, and to a lesser extent, land preparation, mostly from the Town cluster. Suggesting that land preparation is a male-dominant activity. In general, no significant differences were seen across the clusters. Hence, this widespread participation across different clusters highlights the collective effort of VSLA women in driving the efficiency and success of the cassava value chain, a similar trend highlighted by Masamha (2019) and Coulibaly et al. (2015).

The study reveals that gari processing is a major processing activity for VSLA women in the cassava value chain, engaging 96.3% of respondents with consistent participation across clusters, indicating its central importance as a major cassava product. The processing of fufu also emerges as substantial, with the Town and Village clusters exhibiting higher engagement compared to the City cluster. On the other hand, there was a relatively limited engagement in super gari processing, primarily within the City cluster, suggesting that a particular activity might not be as common among the women. The same results were revealed by the studies of Olanike (2021) and ITC (2022), which highlighted that the diversity in processing activities denotes the adaptability and versatility of women in responding to various market demands and local preferences along the cassava value chain.

In a similar trend with processing activities, the study's findings reveal that gari is the most commonly retailed cassava product by the VSLA women, with unanimous engagement across all clusters. Secondly, fufu retailing was notable, particularly in the Town subgroup, while super gari retailing remains less common, primarily in the City subgroup. The diversity in retailing patterns across different cassava products highlights the adaptability and resourcefulness of these women in catering to varied consumer demands, correlating with results of Olanike (2021). Moreover, Gari and fufu's dominance might be attributed to their popularity, versatility, and broader consumer base in Liberia highlighted by ITC (2022) and Coulibaly et al. (2015). Additionally, the variations of cassava product retailing across the clusters shed light on the economic activities that shape these women's participation in the value chain. A trend that could be leveraged for targeted interventions to enhance women's economic empowerment and promote a more inclusive cassava value chain.

Additionally, the study's findings reveal that all the 54 women of VSLAs are actively engaged in the practice of hiring external labour for their value chain activities. This showcased their ability to effectively utilize external labour resources across the clusters. This is in line with previous research that members of the VSLA indicated that family labour is not essential for their agriculture production. Hence, the majority of VSLA members do hire more workers, particularly those who make better savings (Menyen, 2021). Notably, land preparation is the most common task for which labour is hired among all the VSLA women, while hiring for harvesting activities is less common, involving only 9% of participants. This suggests a strategic approach among VSLA women, engaging external labour for labour-intensive tasks like land preparation, and handling activities such as harvesting and weeding themselves. This approach underscores their thoughtful resource allocation for the value chain activities. The observed trends benchmark the central role of the VSLAs women showcasing their actively participation in various aspects of the cassava value chain, particularly production, processing, and retailing as depicted in figure 43. These activities are significant for their economic empowerment and livelihood sustainability, as they are evenly distributed across different clusters, highlighting their universal importance. However, some activities like input supply and control over production vary among clusters, indicating local factors at play. Additionally, the resourcefulness of women is evident in their diverse engagement in processing and retailing various cassava products. They also demonstrate effective utilisation of external labour for specific tasks, highlighting their strategic resource management. This underscores the pivotal role of women in the cassava value chain facilitated by VSLAs and suggest opportunities for targeted interventions to further enhance their economic empowerment and promote inclusivity.

Figure 43. Engendered Value chain map of VSLAs women participation in the cassava chain in Rivercess county.



5.3 Productive Resources

The study revealed that VSLAs women possess and manage diverse productive resources within the cassava value chain. Strikingly, all the VSLAs women indicated their access to and effective management of Human assets, which includes skills, labour, knowledge, and training. This signifies the capacity of these women to not only contribute their skills but also to continuously enhance them through training. The assertion of control over financial assets, particularly loans and credits, by the entire participant group demonstrates their financial autonomy and empowerment within the value chain activities. This financial independence is vital for sustaining their engagement and initiatives (CARE, 2021). The ownership and control over Physical assets, encompassing essential tools and equipment for both farming and processing, signify a self-reliant approach adopted by these women. This trend is consistent across all three subgroups, showcasing the uniformity of their resource management strategies. These results show significant coincidence with previous studies, asserting the profound ability of VSLA in empowering smallholder farmers with assess and con control over key productive resources vital for agriculture

productivities (Mwansakilwa et al., 2017; and Paschal et al., 2016). The prominence of Natural assets, especially land ownership, stands out as a critical factor in this scenario. Of the total women, 52 (96%) expressed ownership of Natural assets, particularly land. The distinction in land ownership distribution among the subgroups is intriguing. While the majority (33%) of the Town subgroup claimed ownership, a substantial percentage (63%) came from the combined Town and City subgroups. This divergence highlights the complex dynamics of land ownership patterns within different settings, suggesting potentially varying socio-economic and cultural factors at play, a similar trend emphasized by previous research which highlighted the pivotal role of land, a fundamental resource in agricultural undertakings, within contexts of Liberia (Degoura, 2021). Moreover, the outcomes spotlight the women's comprehensive ownership and adept control over a variety of productive resources, reflecting their active and meaningful participation in various aspects of the cassava value chain. This holistic ownership and management contribute to their role and empowerment in the cassava value chain highlighting the significant impact of VSLA. The same result was revealed by previous research that VSLA facilitates the provision of credit and saving, training, and provision of farm inputs to its members (Menyen, 2021).

Additionally, the study revealed that the majority of the women (92%) owned inherited land, with family-based ownership being the primary form of land possession. This trend was consistent across the subgroups with no significant variations. In contrast, individual ownership through purchase accounted for a mere 8% of the mode of ownership, exclusively represented by four individuals from the City subgroup. This indicates that while inherited family land remains the prevalent form of ownership, purchasing land individually is relatively uncommon among the women in the cassava value chain. This trend was similarly highlighted in Liberia by FAO (2018) and MoA (2018). Moreover, a significant majority of the women (87%) indicated individual ownership of physical resources. Further analysis of private ownership across the subgroups showed no significant variations. On the other hand, shared ownership of physical assets was reported by 13% of the total participants. These jointly owned assets were mainly processing facilities and machines. Interestingly, this pattern of shared ownership was particularly pronounced in the Village and City subgroups. This implies that while private ownership remains the dominant approach, shared ownership of certain physical assets is also present, especially within specific communities. A result found in line with Degoura (2021). Moreover, the diverse ownership models within the cassava value chain and suggest the importance of considering both individual and shared ownership structures in interventions and policies also highlighted by PRMGE, (2011).

5.4 Value Chain Management

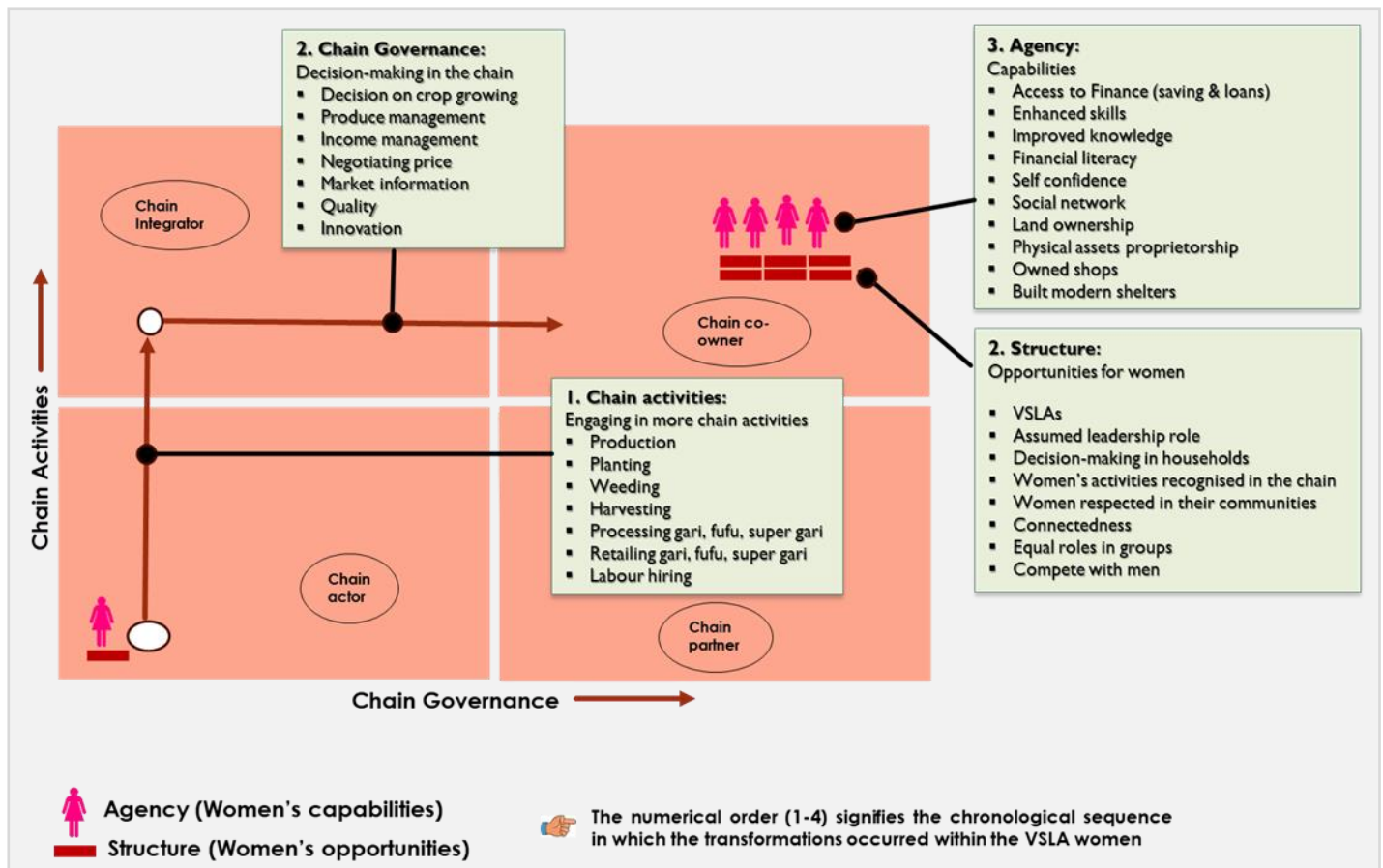
The study revealed that a significant proportion (59%) of the women have the authority to determine the crops to be cultivated. This results slightly differed with the finding of Williams (2018), stating decision-making over crop selection and produce management were 40/60 in favour of men. However, this signifies a considerable level of empowerment among the VSLA women within the chain which was overwhelmingly expressed by the women. Comparing the distribution of decision-making authority among different subgroups, an interesting pattern emerges. The Town subgroup holds the highest percentage (29%) of women with decision-making power, indicating a relatively more empowered role for women in urban settings. On the contrary, the Village subgroup emerged with the lowest percentage (6%). Which could reflect the influence of local contexts and rural settings where traditional gender norms might play a stronger role (FAO, 2021). Joint decision-making within households about crop selection was reported by 22% of the women, predominantly from the Village subgroup (19%). This pattern showcases the influence of rural contexts and the value given to collective decision-making in such areas. The fact that only 19% of women indicated that their male partners predominantly make the crop selection decisions underscores a shift in gender dynamics, suggesting some degree of gender equality in decision-making, at least within this aspect of the cassava value chain compared to previous experiences (FAO, 2023). The differences observed between subgroups emphasize that decisions are not uniform across regions. Local traditions, urban or rural contexts, and socio-economic factors significantly impact women's roles as highlighted by FAO (2021). Additionally, the findings demonstrate that VSLAs have facilitated increased decision-making power for women regarding crop selection in the cassava value chain. The varying degrees of authority across subgroups highlight the need for targeted interventions that consider local contexts and gender dynamics. This contributes to the broader understanding of women's empowerment by VSLA within agricultural value chains and underscores the importance of tailored approaches to promote gender equity (CARE, 2021).

Furthermore, almost all of the women (94%) are actively involved in shaping decisions related to the handling and management of produce in the cassava value chain, also deferring with Williams' (2018) study finding. This engagement was remarkably consistent across all clusters, signifying a uniform commitment to decision-making across these diverse contexts. Only a small percentage (6%) of the women from the Village and City subgroups mentioned joint decision-making within households over this aspect of chain management. It is noteworthy that this high level of participation reveals a notable trend of women's agency and authority in matters concerning the cassava value chain, irrespective of geographic location and showcases their pivotal role in decision-making regarding produce management as a female-dominant role in the chain. This was highlighted by the VSLA women asserting overwhelming praises to the presence of VSLA in their communities. Also comparing this finding with previous study, Menyen's (2021) study finding indicated similar trend.

Additionally, 91% of the VSLA women are actively engaged in deciding how income is managed within their households along the cassava value chain. This involvement was consistent without any significant variations across the clusters. while a smaller percentage (7%) of the women from the Village and City subgroups indicated joint household decision-making for income management. On the other hand, only 2% of the women from the Village subgroup mentioned their male partners making income management decisions. A trend that signifies that income management is primarily a female-driven decision-making aspect, indicating women's active participation and influence in handling generated income. This trend also reflects increased empowerment and recognition of women's roles in economic activities as unanimously cited by the VSLA women. This result was found to be consistent with previous studies highlighting that among several development interventions, VSLA has proven evolving gender roles in economic decision-making over time in developing countries (Alemayehu, 2015; CARE, 2021).

According to KIT et al. (2012) and Agri-Profocus (2016), market institutions such as market information and price are key aspect of value chain governance integral in determining the economic gain of chain actors, with female farmers often lagging in these aspects. Interestingly, the findings revealed that all of the VSLA women possess access to essential market information including price, quality requirements, and quantity demands, regardless of their geographic location. This uniform access to market information across diverse subgroups suggests that barriers to acquiring this crucial information have been effectively addressed within the VSLA framework, asserted by the women. Additionally, all of the women are engaged in the pricing aspect in the cassava value chain. This implies that the involvement of VSLA women extends beyond production, encompassing significant business decisions like price determination (Menyen, 2021). This aspect underscores the impactful role of VSLAs in not only empowering women in production but also in enabling their active participation in essential economic determinants within the value chain highlighted by Peter et al. (2011). Moreover, this underscores the success of VSLAs in shaping the economic dimensions of the value chain governance, promoting women's engagement in decision-making processes critical for their economic empowerment. The comprehensive participation in market information access and pricing decisions including the entire trend indicate the effectiveness of the VSLA approach in enhancing women's agency and autonomy, structure, and active governance within the chain and their communities (FAO, 2021 and KIT et al., 2012) (Figure 44).

Figure 44. Engendered (chain empowerment) matrix of the VSLAs women in Rivercess county.



The engendered matrix further illustrates the progression of empowerment among the VSLA women, facilitated by VSLAs, as indicated by their movement within the chain represented by the quadrants. It is worth noting that the women are more visible and recognised as chain actors. They demonstrate enhanced competence and confidence in their activities, taking on more responsibilities, and actively making choices to advance their positions within the chain as Chain Integrators. Additionally, they women are proactively establishing chain partnerships and actively engaging in decision-making processes within the chain as Chain Partners, indicating the removal of barriers to their structure and agency. Furthermore, they exhibit the necessary capacities and opportunities to co-own enterprises and establish connections with other actors in the chain as Chain Co-Owners. This trend is very much in line with the value chain (gender) empowerment concepts highlighted in KIT et al. (2012) and Agri-ProFocus (2016). This landmark of empowerment steered by VSLA, showcases a promising trajectory towards great inclusion and empowerment of the 49% women in the VSLAs engaged in the chain.

5.5 Members Motivation

The study underscored the significance of the services and benefits provided by VSLAs as pivotal factors that drive member engagement towards women empowerment. Access to finance, encompassing the provision of loans and credits stands out as a compelling motivator with no variation across the subgroups. This outcome emphasizes the critical role of financial empowerment within VSLAs highlighted by (CARE, 2021), suggesting a consistent need for financial resources across various locations. The availability of loans and credits can increase investments in agriculture activities, fostering business expansion, and ultimately enhancing members' economic circumstances further asserted by the VSAL members. The same result was indicated by Paschal et al. (2016). Furthermore, social networks rank as the second most influential benefit offered by VSLAs. This indicates that

members highly value the sense of community and acknowledgement fostered by VSLAs. The experience of being part of a supportive network not only fosters a feeling of belonging but also encourages collaboration and bolsters members' confidence in their endeavours (CARE, 2021). Interestingly, capacity building, which encompasses knowledge and skill enhancement, emerged as the third motivating factor among VSLA members. This finding signifies the importance of acquiring relevant skills and information to elevate value chain activities. Strengthening capacities not only enhances operational efficiency but also empowers members to make informed choices and adapt to evolving market dynamics (Njuki, et al., 2019). Notably, these trends in benefit preferences remained consistent across various subgroups, implying that these motivating factors are universally important, transcending demographic variations. This coherence across subgroups underscores the core nature of these benefits in driving active participation within VSLAs, regardless of geographical or demographic distinctions. The congruity in responses substantiates the notion that these benefits are intrinsic to stimulating engagement within VSLAs and nurturing their success (CARE, 2021).

Furthermore, the study revealed the importance of the different stages within the VSLA cycle in driving active participation among group members. Notably, the Action audit (share-out) and Group formation stages were identified as the most influential phases for motivating members' involvement. These stages appear to play a significant role in sparking member engagement. Similarly, Akan's (2017) study highlighted that the process known as the "auction audit," is particularly beneficial and takes place during periods of high financial need, such as when school fees or farming expenses are due. Interestingly, the Group formation stage holds particular significance for members in the Village subgroup. The process of forming the group and establishing its foundation seems to strongly resonate with rural members. Correspondingly, Hinson et al. (2017), also underscored that group formation is key as it determines the type of people who drive the group, thus contributing to the level of participation and success of the cycle. This was also emphasised by the VSLA member in the study. Besides, the loaning and loan repayment stage was another highly motivating aspect indicated in the study. Particularly, this stage was found more significance for members from the City and Village subgroups. However, pooling money emerges as the least inspiring stage for VSLA members. This could indicate that while pooling money remains a valuable practice, it might not carry the same motivational weight as other stages, possibly due to its collective nature (Menyen, 2021). The variations observed across subgroups underscore the nuanced nature of motivation within VSLAs. Certain stages seem to resonate more strongly with members depending on their specific context and priorities. This implies that tailoring interventions and strategies based on the preferences of members at different stages could enhance their engagement and overall participation within the VSLA cycle (Paschal et al., 2016; CARE, 2015). As stated by Keijzer, et al. (2011) that key principles or norms of any organisation or initiative serve as the culture and foundational Values that drive the participation of people involved. Similarly, the study underscores the importance of VSLA's key principles in driving active engagement among its members. Among these principles, adherence to Rules and orders stood out as a crucial motivating factor. This principle's significance remains consistent across different clusters, reflecting its universal appeal. Mutual respect was the second most influential principle, with particular emphasis in both urban and rural settings. Transparency emerged third, signifying that open communication proves valuable in encouraging engagement across various contexts (Odokonyero, 2012). Additionally, accountability was the least motivating factor with regards to the principles, suggesting its importance but lesser direct influence on participation. The consistency and dynamics across these principles highlights their combined impact on motivating VSLA members in their activities, implying the significance of their consideration for future intervention regarding VSLA (Keijzer, et al., 2011).

5.6 Capabilities of VSLAs

Keijzer, et al. (2011) emphasised that for an organization to successfully attain its objectives, it must possess a range of capabilities that facilitate the smooth functioning of its various components. Similarly, VSLAs, which primarily consist of smallholder farmers, where 49% are women operating in different communities, strive to empower their members through a variety of means. Although most of the five core capabilities hover around a score of 3 out of 4, showcasing an average performance. However, the study revealed that the capabilities across the VSLAs illuminated diverse strengths and areas for improvement. These trends are in line with the findings of Degoura (2021). The Capability to Relate to External Stakeholders emerges as a major strength among the VSLAs, signifying their effectiveness in engaging external organizations, particularly NGOs, and maintaining favourable

relationships with local authorities. This strength can serve as a potent tool for advancing women's empowerment. By collaborating with external stakeholders, VSLAs can attract valuable support and resources dedicated to women's development initiatives. These partnerships can facilitate access to training, financial resources, and expertise, all of which are instrumental in enhancing women's participation and leadership roles within VSLAs as highlighted by CARE (2022).

Moreover, the Capability to Achieve Coherence identified that the VSLAs possess impressive organisational coherence, characterized by well-structured leadership, cohesive membership, and a strong spirit of teamwork. This internal cohesion can be harnessed to foster women's empowerment. By ensuring that women have equal opportunities for leadership and active participation, VSLAs can further strengthen their commitment to gender equality. This capability provides a solid foundation for creating an inclusive environment where women's voices are heard, and their contributions valued (FAO, 2022). The capability to Act and Commit is also paramount among the VSLAs. Notable strengths within this capability include prioritizing equal roles and services for both men and women, as well as embracing participatory decision-making. These practices are pivotal for women's empowerment within VSLAs. When women are actively involved in shaping the group's activities and decisions, their agency and influence are amplified (FAO, 2023). This capability signifies a commitment to gender equality that can empower women to contribute meaningfully to VSLA initiatives (CARE, 2022).

The Capability to Deliver on Development Objectives also displays important abilities of the VSLAs. The activities planned by the groups are synchronized with the commitments of individual members. This indicates a thoughtful consideration of members' domestic responsibilities, allowing them to select days for engagement that are approved by their households, also highlighted by Degoura (2021). However, challenges related to logistics, equipment, and workspace impact their performance under this capability. Addressing these challenges is essential to enhance women's ability to contribute effectively to their development objectives. Adequate resources and support can enable women to increase their productivity and participation in activities aimed at improving their communities and livelihoods (ALKIRE, et al., 2013). In the same space, the capability to Adapt and Self-Renew reflects the lowest performance among the VSLAs. While members display a willingness to adapt to new knowledge and practices, the absence of robust self-evaluation and feedback systems poses a challenge. Additionally, external factors such as the COVID-19 pandemic and changing weather patterns present hurdles for VSLAs. A similar trend highlighted by Degoura (2021) and Meyen, (2021). Strengthening adaptability is crucial for empowering women to respond effectively to evolving circumstances and uncertainties (FAO, 2023).

Furthermore, these trends emphasised the importance of strategic enhancements, particularly in areas where VSLAs exhibit weaker performance. Achieving a balance and reinforcing all capabilities at the same level is essential to ensure performance and focus on objectives (Keijzer et al., 2011). This also underscores a need for innovation and skills development within VSLAs to operate more efficiently in line with required VSLA standards to enable link with external institutions to expand its capacity towards women empowerment beyond the 49% women. This deficiency is reflected in their inability to link with micro-finance institutions. Empowering women within VSLAs not only benefits individual members but also contributes to the overall development and resilience of these communities and subsequently the value chain.

5.7 Transforming Structures

The study's revealed the major transforming structures ranging from Political, Economic, Socio-cultural, Technical and Environmental influencing the operation of VSLAs within the county in the context of gender empowerment. Similarly, FAO (2021) stated that complex structures ranging from environmental to political and socio-culture have great impact on organisations' work towards gender equality and women's empowerment. From the study, environmental structure took the forefront as the most prevailing influence on VSLA activities and operations. The deteriorating condition of roads, hampering transportation and accessibility, emerges as a central issue. This environmental challenge directly affects the movement of goods and services, crucial for the VSLAs' activities. Variation in rainfall and sunshine patters greatly affect agriculture activities of the VSLA members. These findings are in line with those of USAID, (2015) and PRMGE, (2011), that road conditions and climate change are the major issues affecting livelihood activities in Liberia. Economic structure with the exchange rate fluctuations stood

out as a noteworthy issue affecting both VSLAs and their members. This economic instability has implications not only for the associations' operations but also for the economic activities of their members. Strikingly, these exchange rate and road challenges are not isolated to the county but are national in nature (Coulibaly et al. 2011).

Social-cultural dimensions also significantly impact VSLAs. The occurrence of pandemics, such as the COVID-19 pandemic, disrupted operations. This is also highlighted in study of Menyen, (2021) that VSLA programme were stocked during the Covid-19 pandemic. Moreover, limited awareness about gender equality within communities and difficulties in connecting with external institutions like micro-finance create barriers for the VSLAs. Technical factors are also influential, with issues such as market access and gaps in technical and financial support from NGOs affect VSLAs' progress in empowerment initiatives to properly empower women. A similar result also highlighted by CARE, (2018). Additionally, political and policy landscape plays a role. Inadequate decentralization and implementation of government policies at the local level, along with inadequate gender-focused interventions in the county, hinder VSLA operations and their potential for advancing women's empowerment. The study emphasises the multi-faceted challenges that VSLAs encounter due to various transforming structures. While traditional gender biases seem to have a lesser impact, political and policy issues also contribute to the challenges faced by these associations. This comprehensive understanding of the influencing factors can guide strategies to enhance the effectiveness of VSLAs and promote women's empowerment in the county (FAO, 2018).

5.8 Gender-related Indicators

The project stakeholders' engagement process on the gender-related indicators underscores the essential connection between these indicators and the Value Chain Analysis (VCA) and Value Chain Development (VCD) approaches, as discussed by Verschuur (2022). These approaches are fundamental guiding and diagnostic tools widely utilised in agricultural projects to understand the situation of chains aimed at strengthening existing chain or promoting new chain (Verschuur, 2022). Equally so, the identified gender-sensitive indicators captured a key dimension of women's participation, empowerment, and overall well-being within value chain activities and VSLAs considering the PARTNERS programme framework. Likewise, each of the indicators are valuable for measuring progress towards gender empowerment (FAO, 2016).

1. Gender Composition of Value Chain: This indicator measures the extent of women's involvement in value chain activities. This includes the representation and participation of women at different stages of the value chain, including production, processing, marketing. This was also highlighted that the measurement of the percentage of female participants in chain activities helps reveal the level of gender parity or disparity (ALKIRE, et al., 2013).

2. Women Access & Control of Productive Resources: This indicator measures women's access to and control over productive resources key for agriculture productivities. It highlights whether there is gender-based imbalances in resource allocation, indicating the extent of women's agency and decision-making power. This indicator is also highlighted in Oxfam's (2017) Guide to Measuring Women's Empowerment.

3. Women's Decision-making Power: This indicator measures women's involvement in decision-making processes. It offers insights into the extent to which women are involved in key decisions related to value chain activities and their level of influence in their households. Also found in Oxfam (2017).

4. Women's Leadership: This indicator measure women's participation in leadership roles within value chain and VSLA, this indicator provides insights into women's ability to take on leadership positions and contribute effectively. Also emphasised as key indicator for tracking women empowerment by FAO (2021).

5. Women's Economic Empowerment: This indicator gauges women's economic status within value chains and VSLAs. It includes assessing changes in women's income levels, control over income, and economic opportunities resulting from their participation in VSLA and the chain (Oxfam, 2017; Alkire et al., 2013).

6. Balanced Group Composition: measure the proportion of women and men in groups like VSLAs, this indicator highlights the gender balance in participation. It indicates whether these groups are inclusive and provide equal opportunities to all members. It aims to evaluate whether there is an equitable representation of both genders within the groups. Correspondingly, CARE (2022) mentioned this aspect as key indicator for gender equality in development interventions.

7. Women's Knowledge and Skill Development: This indicator measure women's capacity building, skills and training. It assesses the level of capacity building, training, and skill development that women receive within the context VSLA and value chain whether women have access to the necessary knowledge and skills to engage effectively in value chain and VSLA activities. Similarly, the importance of this indicator is highlighted in Agri-ProFocus (2016), KIT et al. (2021) and FAO (2021), describing it as a key contributor to women's agency.

8. Women's Nutrition and Food Security: This indicator measures women's access to nutritious, safe, and adequate food. It provides insights into the extent to which women have food security, which is crucial for their well-being and active participation. Likely, FAO (2021) highlighted this aspect as an important pointer for gender empowerment, stating that improving women's food security not only has direct health benefits for them but also contributes to the overall well-being of their families and communities (FAO, 2021).

Additionally, these indicators collectively provide a comprehensive mechanism for understanding gender dynamics within value chains and VSLAs, enabling the PARTNERS Programme including policymakers, and organizations to identify areas of strength, areas needing improvement, and overall progress in promoting gender equality and women's empowerment. Previous research on WEAI stated that in the absence of such tools (indicators), the impacts of interventions on gender empowerment are likely to be less emphasized compared to quantifiable outcomes like income (ALKIRE, et al., 2013). In the same light, these indicators demand an appropriate conceptualisation process within the project framework including the establishment of appropriate means and mode of measurement on a real-time basis.

5.9 Reflection: Research Process and Dynamics

Undertaking this research journey has been a transformative experience that offered me a unique dual perspective: that of a student and a value chain facilitator (Facilitator of change). As a student, I approached the research process with a thirst for knowledge and a commitment to academic rigor. Simultaneously, my role as a value chain facilitator provided me with practical insights and an intimate understanding of the dynamics at play within the value chain. This reflection delves into the challenges, revelations, and growth I encountered throughout this research process, wearing these two distinct hats.

Embarking on this research project, I embraced my role as a student with zeal. The process of formulating the research question, conducting literature reviews, and designing the study methodology was intellectually stimulating. I was driven by a desire to contribute to the academic discourse on gender empowerment within agricultural value chains. This journey highlighted the importance of meticulous research planning and ethical considerations. The academic resources I engaged with, expanded my horizons, allowing me to contextualise my findings within the broader scholarly landscape.

Intriguingly, my parallel role as a value chain facilitator significantly enriched my research experience. Especially with the consistent inputs from my supervisor. Interacting with the different participants brought an added layer of depth to my understanding. Through conversations, I was able to humanise the statistical data and comprehend the real-world implications of gender dynamics within value chains. This first-hand engagement reminded me that research is not confined to the academic realm; it has the potential to enact real change in people's lives. Which has equipped me as a gender expert within the broader context of agrifood systems as well as inclusive value chain development and governance.

Moving forward, as the research progressed, challenges emerged. Balancing academic commitments with practical fieldwork demanded effective time management and adaptability. My role as a student demanded objectivity and

analytical detachment, while my role as a value chain facilitator necessitated empathy and active listening. At times, these roles seemed to clash, but this tension also led to unexpected revelations. I realized that acknowledging my dual identity could be a strength, allowing me to bridge the gap between theory and practice. Hence, ethics became a cornerstone of my research journey. I navigated the delicate balance between academic integrity and the responsibility I felt towards the participants. Obtaining informed consent, respecting confidentiality, and ensuring that my findings were beneficial to these communities became paramount. This aspect highlighted the ethical responsibilities researchers bear when studying underprivileged populations.

Moreover, conducting fieldwork in areas I was familiar with had both advantages and challenges. On one hand, my existing connections within the communities facilitated access and trust-building. On the other hand, familiarity came with preconceptions that needed to be set aside. It was crucial to approach the research with an open mind, allowing fresh insights to emerge despite my pre-existing knowledge. Fascinatingly, being a male researcher investigating female empowerment within VSLAs was a sensitive aspect. Recognising the potential power dynamics at play, I was conscious of the need to navigate this terrain with sensitivity. Building rapport with female participants required me to understand local cultural norms and a non-intrusive approach. Acknowledging my positionality was paramount in ensuring that my presence did not inadvertently impact the dynamics I aimed to study. Also, while familiarity with the study areas eased certain aspects of the fieldwork, it didn't eliminate challenges. Gaining access to female participants demanded the cultivation of trust. However, the presence of my research assistant (female) greatly harmonised the process. Subsequently, empathy emerged as a powerful tool. Empathy allowed me to bridge the gender gap and engage in meaningful conversations. Active listening and genuine interest in participants' stories fostered an environment of mutual understanding. It also opened doors for the participants to share their challenges and triumphs, helping me capture their experiences and thoughts authentically.

Furthermore, during the fieldwork, I confronted my own assumptions and biases. It became evident that gender dynamics were complex and multifaceted. Some women challenged traditional norms and assumed leadership roles within VSLAs, households and communities, while others adhered to more conventional roles. These variations underscored the importance of avoiding generalisations and embracing diversity within these communities. The fieldwork underscored the need to view empowerment through a contextual lens. The participants' definitions of empowerment varied based on their life experiences and cultural backgrounds. For some, economic independence was paramount, while for others, decision-making power held more significance. This realisation highlighted the inadequacy of universal definitions of empowerment and reinforced the importance of locally informed interventions. The research process fostered personal growth as I embraced uncertainty and ambiguity. The experiences of data collection, interaction, and analysis pushed me beyond my comfort zone. Overcoming these challenges enhanced my resilience and problem-solving skills. The process also deepened my empathy and underscored the significance of context-specific interventions. Witnessing the impact of gender empowerment initiatives first-hand was a profound source of motivation.

Eventually, this research journey has been a tapestry woven with academic inquiry and practical insights. Embracing the roles of both student and value chain facilitator has been a multifaceted, enriching experience. The research process not only contributed to my academic growth but also reinforced the notion that research has the power to effect tangible change. As I step back and reflect on this journey, I am reminded that research, when approached with dedication, integrity, and an open heart, has the potential to bridge the gap between theory and practice, fostering inclusive development within value chains and beyond. These could serve as key considerations for similar research under similar circumstances in the future.

CHAPTER SIX: CONCLUSIONS & RECOMMENDATIONS

This section offers a concise overview of the study's findings, addressing the two (2) main research questions and fulfilling the research objectives with suggested interventions for strengthening PARTNERS Programme through VSLA towards enhancing women empowerment and inclusive value chain.

6.1 Conclusions

The study has revealed that Village Saving and Loan Associations (VSLAs) hold promise as a viable approach to tackle gender disparities and advance gender equality and women empowerment within value chains. Thus far, the findings of this study provided comprehensive and empirical evidence on the substantial contributions of VSLAs in enhancing gender equality outcomes within the cassava value chain under the PARTNERS Programme in Rivercess County.

The study highlights the central role of all the 54 VSLAs women (100%) across all the three (3) clusters in the core chain activities such as production, processing, and retailing as a pivotal contribution to the productivity of the cassava value chain, underscoring their integral importance in sustaining the livelihoods and economic engagement of women in both urban and rural contexts. However, Inputs supply is a less prevalent activity, with only 3.7% of VSLA women from the Town cluster participating. It's particularly noteworthy that 39% of the women are actively involved in the controlling role in the cassava production and managing role in the cassava value chain. Notably, the Town cluster stands out with the highest proportion of 56% of the women. This indicates varying degrees of control and management role among the women across clusters. This empowerment is not limited to production; it extends to processing and retailing stages, where 100% of the VSLA women, regardless of their location, are actively involved and possess control. Ownership and managing of productive resources within the cassava value chain are key indicators of women's empowerment. The findings affirmed that the VSLA women have effective control over diverse resources, including human, financial, physical, and natural assets. Particularly, a majority of 96% of the women own inherited land, revealing their significant role in land ownership and management.

Decision-making is a critical factor in gender equality, and the research indicates that the VSLA women are actively engaged in decision-making processes across various aspects of the chain management. A substantial proportion of 59% of the women have the authority to determine the crop to be cultivated. Furthermore, almost all of the women (94%) are actively involved in shaping decisions related to the handling and management of produce and, 91% of them are actively engaged in deciding how income is managed within their households. This signifies a significant shift in gender roles and empowerment facilitated by the VSLAs. We can say that majority of the households rely on the women's judgment especially for the management of produce and income as a dominant women-based decision-making aspect of the cassava value chain governance, irrespective of the geographic locations. Additionally, the research highlights the VSLAs' success in providing 100% of the women with access to crucial market information, which is vital for economic empowerment. This information equips them to make informed decisions, particularly in pricing aspects, thus contributing to their active participation in economic determinants within the chain thereby shaping their agency and structure towards effective value chain governance.

Likewise, contextualising the trend with the concepts of gender empowerment within value chains by in KIT et al. (2012) and Agri-ProFocus (2016). it is a merit to conclude that the women are now more visible and recognised as chain actors. They demonstrate enhanced competence and confidence in their activities, taking on more responsibilities, and actively making choices to advance their positions within the chain as Chain Integrators. Moreover, they are proactively establishing chain partnerships and actively engaging in decision-making processes within the chain as Chain Partners, indicating the removal of barriers to their structure and agency. Furthermore, they exhibit the necessary capacities and opportunities to co-own enterprises and establish connections with other actors in the chain as Chain Co-Owners. This milestone empowerment, driven by VSLAs, marks a promising trajectory towards the substantial inclusion and empowerment of the 49% of women engaged in the VSLAs within the cassava value chain in the county.

Interestingly the trend in the study demonstrates that the VSLAs are doing well across the different communities, and there is no significant variation across the different clusters (Village, Town and City). The consistent patterns observed across the diverse geographic locations and aspects of the value chain signifies the effectiveness of VSLAs in bridging gender gaps, enhancing women's agency and structure, and enabling them to contribute significantly to an inclusive value development universally.

The research brought to light the multifaceted inspirations provided by key aspects of VSLAs, such as financial empowerment, social networks, and capacity building, which significantly contributed to members active participation and empowerment. The study recognizes the importance of different stages within the VSLA cycle, with distinct stages such as group formation, action audit, and loaning significantly motivating active participation. It points out the pivotal role of adhering to rules and orders, mutual respect, transparency, and accountability in driving member participation. Underscoring the need to tailor interventions based on the preferences of members at different stages to enhance their engagement and overall participation within the VSLA cycle. Furthermore, the study tinted the influence of the transforming structures on VSLA operations. These structures highlight major challenges such as variation in weather patterns, fluctuation in exchange rate, pandemic disruptions, limited awareness about gender equality, and technical support gaps. This underscores the need to address these challenges to create an enabling environment for VSLAs to effectively empower women be young the current scope.

Notably, the Capability to Relate to External Stakeholders emerges as a major strength, indicating the effectiveness of VSLAs in engaging external organisations and maintaining positive relationships with local authorities. The Capability to Achieve Coherence, which reflects internal cohesion and teamwork, is another significant strength. This internal cohesion can be harnessed to foster women's empowerment within VSLAs. However, there are areas for improvement. The Capability to Adapt and Self-Renew reflects the lowest performance among VSLAs, indicating a need for stronger adaptability to changing circumstances. Additionally, challenges related to logistics, equipment, and workspace also hinder VSLAs. Moreover, the performance of VSLAs underscores a need for innovation and skills development to operate more efficiently and continuously in line with required VSLA standards to enable link with external institutions (micro-finance institutions) to widen its current scope of women's empowerment beyond the 49% women. This flaw is reflected in their inability to link with micro-finance institutions. Indeed, the identified gender-related indicators encompassing various dimensions of women empowerment within value chain activities and VSLAs identified with the project stakeholders should be contextualise with the programme framework. Ultimately, while VSLAs have undoubtedly made landmark strides in promoting gender equity and empowering women in the region, it is evident that there is still room for improvement in enhancing their overall capacity for broader scalability of VSLA initiatives. This expansion is crucial for extending the scope of women's empowerment and ensuring the sustainability of their contributions.

6.2 Applied Recommendations

The following suggested interventions (Table 12) are designed and aligned in the context of PARTNERS Programme to address major areas of gaps and priority for improvement based on the findings, discussions, and conclusions. They should be planned and implemented appropriately along with the PARTNERS programme implementation framework conveniently. These interventions, when strategically integrated and implemented, shall amplify the impact of VSLAs, empower more women and contribute to the development of gender-sensitive value chains in Rivercess County and beyond.

Table 12. Suggested interventions

Interventions	Activities	Responsible	Remarks
INTERVENTION 1: Increased VSLA groups establishment, Improved effectiveness, and sustainability of VSLA operations	Village Agent (VA) Modality	VSLA Staff	Two VAs per project communities.
	1.1 Identify and select Village Agents (VA)		
	1.2 Train VAs on VSLA Methodology and portfolio		
	1.3 Empower VAs and deploy them in the communities		
	1.4 Guide VAs to establish new groups in the various communities		
	1.5 Regularly follow-up and track VAs engagements in the communities		
	VSLA Clusters Modality	VSLA Staff & Project management	See concept note on VSLA cluster establishment (annex 5).
	1.6 Form VSLA cluster and Establish Cluster Leaderships		
	1.7 Support VSAL Clusters to officially and legally register		
	1.8 Link VSLA clusters with micro-finance institutions		
INTERVENTION 2: Increased awareness, sensitisation and improved knowledge on gender equality and women empowerment	2.1 Provide or hire a master trainer -with expertise in gender	Project management	For short time
	2.2 Train project staff in gender (Gender Transformation in development Concept)	Master Trainer	
	2.3 Roll out Gender training in project communities	Project Staff	Emphasis should be placed on joint decision-making and equitable distribution of power, role, and resources.
	2.4 Engage media outlets (local radio stations) to air (disseminate) the importance of gender equality and women empowerment and success stories of women who have benefitted from VSLAs -inspiring others to actively participate.	Project management, Media outlets	
INTERVENTION 3: Strengthened Capacity Building (technical know-how)	3.1 Conduct refresher training on VSLA full methodology with existing groups	VSLA Staff	Emphasis should be place on the key motivational factors
	3.2 Provide processing skills (value addition techniques) on different cassava products	Project Staff	Emphasise on Super gari including other HQCPs considering market niche
	3.3 Provide climate-resilient (adaptation) practices and Business skills (Agri-business)	Project Staff	
INTERVENTION 4: Increased Value addition and economic opportunities	4.1 Promote the diversification (processing) of cassava products within communities to cater to various consumer demands	Project Staff	
	4.2 Host trade/Agric fairs in key strategic communities or locations to enhance market linkages and promote cassava products	Project Staff	

INTERVENTION 5: Strengthened stakeholder collaboration and Policy advocacy	5.1 Regularly attend the County Development Steering Committee Meetings	Project management	Put-forth the ley transforming structures
	5.2 Dialogue and collaborate with key policymakers, NGOs, and line ministries to integrate gender-sensitive, VSLA and feeder road improvement strategies and initiatives within broader agricultural and rural development frameworks	Project management	
	5.3 Certificate VAs and officially link them with appropriate line ministry for sustainability	Project management	
INTERVENTION 6: Continuous Improvement through Monitoring and Evaluation of women empowerment	6.1 conceptualise and integrate the Identified gender-related indicators into the Programme Logframe	MEAL team	
	6.2 Establish baselines, targets, references, means of verification and, assumptions	MEAL team	for each indicator
	6.3 Evaluate the progress on each indicator on the appropriate intervals	MEAL team	(Mid-line, Endline etc.)
	6.4 Communicate (share) the progress on each indicator with all relevant stakeholders	MEAL team	Solicit feedback

Note: Project management can organise a working session where the researcher can enlighten key areas of the suggested interventions that need further elaboration.

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ANNEXES

Annex I: Survey Questionnaire

SURVEY QUESTIONNAIRE

My name is Justin Zrango Loga, I am conducting Master's thesis research titled “**Upscaling Village Saving and Loan Associations in Enhancing Gender Empowerment - A Case Study of VSLA Groups in the Cassava Value Chain in Rivercess County**”. The purpose of this Questionnaire is to kindly request you to take part in this study which will take not more than an hour. This questionnaire is intended for women who are engaged in the cassava value chain and VSLAs. I promise that the information will only be used for this study and your name will not be mentioned in any report. Your participation is highly appreciated.

Do you agree to participate? Yes ☐ No ☐

Date: _____ Questionnaire number: _____

SECTION A. BASIC INFORMATION

- I. What is your age? _____
- II. Education: 1-No formal education ☐ 2-Primary school ☐ 3-Secondary school ☐ 4-University ☐
- III. Marital status: 1-Single ☐ 2-Married ☐ 3-Divorce ☐ 4-Widow ☐
- IV. What is your household size (if you have children/child)? _____
- V. Group location (cluster): 1- Village ☐ 2- Peri-urban (Town) ☐ 3- Urban ((City) ☐
- VI. Group name: _____

SECTION B. CHAIN ACTIVITIES

1. Which activities are you carrying on in the chain? you can tick more that apply to you.
- 1- Selling inputs ☐
 - 2- Production (farming) ☐
 - 3- Processing ☐
 - 5- Retailing cassava products ☐
2. Which activities you control in the chain? you can tick more that apply to you.
- 1- Selling inputs ☐
 - 2- Production ☐
 - 3- Processing ☐
 - 4- Retailing cassava products ☐
3. If you are producing, which cultivation activities you do? you can tick more that apply to you.
- 1- clearing (land preparation) ☐
 - 2- planting ☐
 - 3- weeding ☐
 - 4- harvesting ☐
4. If you are retailing, which product? you can tick more that apply to you.
- 1- Gari ☐
 - 2- Fufu ☐
 - 3- Flour ☐
 - 4- super gari ☐
 - 5- Raw cassava ☐

5. If you are processing, which cassava products? you can tick more that apply to you.

- 1- Gari ☐
- 2- fufu ☐
- 3- Flour ☐
- 4- super gari ☐

6. Do you hire labour for any of the activities? 1- Yes ☐ 2- No ☐

7. if yes (hired labour), for which activities? you can tick more that apply to you.

- 1- clearing (land preparation) ☐
- 2- planting ☐
- 3- weeding ☐
- 4- harvesting ☐
- 5- Processing ☐

SECTION C. PRODUCTIVE RESOURCES

8. Which Productive resources you own in the chain? you can tick more that apply to you.

- 1- Natural (land) ☐
- 2- Human (knowledge, skills, extension services etc.) ☐
- 3- financial (saving, credit) ☐
- 4- Physical (tools, equipment, infrastructure) ☐

9. if you ticked natural resources (land), what is the type of ownership? Thick one

- 1- Individual ownership (bought) ☐
- 2- Rental/leasing arrangement ☐
- 3- family ownership (inherited) ☐

10. if you ticked physical (for equipment/processing facility), what is the type of ownership? Tick one

- 1- Individual ownership (bought) ☐
- 2- Rental/leasing arrangement ☐
- 3- Shared ownership (VSLA group) ☐

SECTION D. CHAIN MANAGEMENT

12. who decides what crop to grow? Tick one

- 1- You ☐
- 2- Husband (if you are married) ☐
- 3- Household members ☐
- 4- Others (Community leaders, NGOs, Government)

13. who manages the produce? Thick one

- 1-You ☐
- 2- Husband (if you are married) ☐
- 3- Household members ☐

14. who manages the income from the produce? Thick one

- 1-You ☐
- 2- Husband (if you are married) ☐
- 3- Household members ☐

15. Do you have access to market information (price, product quality and quantity)? Yes ☐ No ☐

If yes, which market information? you can tick more that apply to you.

- 1- Market price
- 2- Quality requirement
- 3- Quantity demand
- 4- Others (specify) _____

15. Do you participate in the pricing of the produce? 1-Yes ☐ 2-No ☐

SECTION E. MOTIVATION OF MEMBERS

17. Which part/stage of the VSLA cycle inspires you most? Thick one
- 1- Group Formation ☐
 - 2- Pooling of money ☐
 - 3- loaning and loan repayments ☐
 - 4- Action-audit ☐
18. Which of the following principles of VSLA motivates you most? Thick one
- 1- Mutual respect ☐
 - 2- Rule and order ☐
 - 3- Accountability ☐
 - 4- Transparency ☐
19. Which of the following inspires you most from VSLA? Thick one
- 1- Economic empowerment (access to finance) ☐
 - 2- Social network (connectedness/Recognition) ☐
 - 3- Capacity building ☐

Annex 2: 5Cs Pointer

The following are the indicators and pointers used to assess the five core capabilities of VSLAs based on the 5Cs framework. The scores were set from 1 (lowest) to 4 (highest) respectively.

Capabilities	Indicators	Pointers	Score
Capability to act & commit	Organizational commitment	Group makes participatory decisions	
		Group prioritise equal role & service for men and women	
		Members participate in key meetings and other initiatives.	
		Group carryout agreed/relevant activities that impact members	
	leadership and management	group leaders have a clear goal and inspire members to work towards it Group leaders carryout effective planning and follow up of activities	
	Total Average		
Capability to deliver on development objectives	Group have the required competencies	Members have sufficient knowledge/skills relating to VSLA activities	
		Members' ability contributes to their performance to quality/timely service delivery	
		Group activities plan agree with the activities of the members	
	Adequate infrastructures to produce outputs	Group have sufficient workplace to carry out activities	
		There is sufficient logistics/equipment to carryout activities	
	Total average		
Capability to adapt and self-renew	Group is sensitive to current context/dynamics	Group is sensitive to shocks/trends e.g.: COVID-19, climate change etc.	
		Members have sufficient manoeuvrer to adapt new knowledge/practices	
	Commitment to continuous improvement	Group is strategic to introducing new solutions	
		Group has self-evaluation and feedback systems group strives to take new roles and adopt new working approach	
	Total average		
Capability to relate to external stakeholders	Collaboration with stakeholders	Group liaise with other groups for best practices and lessons learned	
		Group affiliates/attract relevant organizations (Government and NGOs)	
		Local authorities have a good esteem for the group	
	Total average		
Capability to achieve coherence	Group cohesion	Group leadership and membership is well structured	
		Members demonstrate basic teamwork spirit	
	Group vision and strategies	Group current activities reflect its mission	
		Members are aware of the group objective/saving cycle	
	Total average		

Annex 3: Key Informant Interview Guides

Key Informant Interview Guide: County Gender Officer

Data of interview: _____

Name of respondent: _____

Organization name: _____

Location: _____

1. What is the level of awareness on gender equality in the county (high or low)?
2. What is the difference now compared to 5 years ago? Are local leaders/authorities aware?
3. Where do gender issues occur most in the county (land, market, decision-making, leadership etc.)?
4. Which organizations promote gender equality in the county? How (financial/technical)?
5. Where do you think need more focus or attention (gap)?
6. How is Government ensuring national policies/initiatives (legislations etc.) on gender are implemented in local context?
7. What are the gender norms, traditions, culture that affect gender empowerment in the county?
8. What economic constraints affect Gender empowerment in the county?
9. What is the willingness of society to embrace new gender responsibilities?
10. Are you aware of VSLA activities in the county, if yes how can it be improved to empower women?

Key Informant Interview Guide: County Agriculture Coordinator

Data of interview: _____

Name of respondent: _____

Organization name: _____

Location: _____

1. How is regional Government ensuring the effective implementation of gender policies in agriculture in the county?
2. Where do you think need more focus or attention (gap)?
3. How can agriculture-related interventions adequately impact gender empowerment in the county?
4. Where do gender issues occur most in the cassava VC?
5. What economic barriers affect activities in cassava VC?
6. In your opinion, what is the willingness of society to accept new gender roles?
7. What are the gender norms, traditions, culture that affect agriculture-related interventions in the county?
8. Are you aware of VSLA activities in the county? If yes in your opinion, how to improve it to better support the VC?
9. What are the support necessary for upscaling VSLA in the county?
10. What are the gender norms, traditions, culture that affect agriculture activities?

Key Informant Interview Guide: Project Agriculture Officers

Data of interview: _____

Name of respondent: _____

Organization name: _____

Location: _____

1. What are the gender norms, traditions, culture that affect agriculture activities?
2. In your opinion, what are the gender gaps in agriculture-related interventions?
4. What are the seasonal variabilities/shocks/trends that affect farmers (women)? How can they be addressed?
5. Are there sexual divisions of labour/ stereotypes in the cassava VC?
6. How can resources be mobilized to strengthen VSLA in the county?
7. What are the agriculture-related issues that affect VSLA activities/project?
8. What is the trend of gender access to resources in the cassava VC in the county?
9. How is gender control over benefits in the cassava chain structure?

Key Informant Interview Guide: Project VSLA Officers

Data of interview: _____

Name of respondent: _____

Organization name: _____

Location: _____

1. What supports do organizations provide to VSLAs in the county?
2. Where do you think need more focus or attention (gap), in your opinion?
3. What economic barriers affect VSLA activities?
4. What factors affect VSLA activities (seasonality, roads network etc.)?
5. What are the agriculture-related activities/issues that affect VSLA?
6. What are traditions, cultures, religious that affect VSLAs (project activities)?
7. Are there sexual divisions of labour/ stereotypes that affect VSLAs activities?
8. What immediate support are needed to improve VSLA to achieve broader gender equality?
9. What are the gender norms, traditions, culture that affect agriculture activities?

Annex 4: Focus Group Discussion Guides

FGDI Guide

Key Topic/Activities
1. Setting-up
Participants reception
Welcome Presentation
Introduction
Break
2. Chain activities
Input supplying
Cutting production
Cassava production (different stages)
Processing
Retailing
Break
Productive resources
Human

Natural
Physical
Financial
Break
Chain management
Decision-making in the chain
what and how to farm
Produce management
Income management
Pricing
Key challenges in the chain
Exploring gender-sensitive indicators
Wrap-up activities

FGD2 Guide

Key Topic/Activities
1. Setting-up
Participants reception
Welcome Presentation
Introduction
Break
2. Group participation
Group dynamics
Cycle of VSLAs;
VSLA portfolio
Break
3. Five Capabilities
Capability to act and commit
Capability to deliver on development objectives
Capability to relate to external stakeholders
Break
Capability to achieve coherence
Capability to adapt and self-renew
Wrap-up activities

FGD3 Guide

Key Topic/Activities
1. Setting-up
Participants reception
Welcome Presentation
Introduction
Break
2. Gender-sensitive indicators
Gender composition of value chain activity
Women's access to productive resources
Women's Leadership and Decision-making
Break
Women's Skills and knowledge enhancement
Women's economic empowerment
Group composition
Wrap-up activities

Annex 5. VSLA Cluster Establishment Concept Note

Village Savings & Loan Association (VSLA) Cluster Meeting Concept Note

To scale-up and sustain the VSLAs established and supported by the programme, one key approach is to cluster the VSLAs into regional level groupings to help strengthen financial holdings and linkage with micro-finance institutions. The approach will bridge the gap between smaller community groups and micro-finance institutions regarding loan acquisition. To form a cluster, VSLAs in the same proximity will be supported by the programme to organise cluster meetings. The objectives of the meetings will be to bring together management committees and other influential members to share experiences, lessons learned and best practices from their different VSLA groups to help improve the performances of weaker groups within the same proximity. The meetings will help create trust and common interest; and chart the basis for cluster formation. Participating in the cluster meeting will be designated influential members from each VSLA selected by the group for proper representation based on the number of groups forming the cluster. The VSLA cluster meetings will bring together key VSLA stakeholders across the programme communities to:

- Highlight the impact of VSLA in their individual and communal lives.
- Discuss challenges affecting the VSLA operations and advance a common solution.
- Support weaker groups with technical capacity (record keeping, loan recovery strategy, action audit, etc.)
- Discuss cluster formation mechanism, and support new clusters.
- Commence the engagement and support toward the formalization of the clusters.

Organisation of VSLA Cluster Meeting

The initial meetings to be supported by the programme in the county will take the below format:

- **Presentation:** Each VSLA group will do a presentation on their achievements which will include observance/adherence to the constitution, usage of the Social Fund, Loan Recovery, etc. from their commencement up to point of the meeting.
- **Break-out session:** Participants will breakout into sessions to discuss best practices on social fund contribution and usage, constitution adherence, loan disbursement & recovery scheme, share purchase & action audit with emphasis on interest allocation.
- **Report/presentation from break-out sessions:** after the breakout session, each group will do a presentation on issues that will arise from the group work.
- **Plenary discussion:** during this session, participants will discuss possibilities of the formalization, support, and sustainability of VSLA Cluster for partnership with other micro-finance institutions.

Expected Outcome

The followings will be the results of the one-day engagement of the VSLA groups in each county: the followings are anticipated to be achieved:

- Minutes of the meeting: the meeting minutes will include lessons learnt, formation of appropriate number of clusters, establishment of cluster leadership, documentation of key action points.

Draft Agenda (guide)

Time	Activity	Facilitator
09:00 – 9:45	Arrival, Registration and Breakfast	Participants
09:45 – 10:00	Welcome Remarks & Self-Introductions	VSLA Officer & Participants
10:00 – 10:05	Opening Statement	VSLA Coordinator

10:05 – 10:25	Special Remarks: Key NGOs/institutions related to VSLAs implementation. E.g. Medical Liberia, We4Self, GoL Representatives, BRAC, CWW	Moderator
10:25 – 10:30	Purpose of the Cluster Formation Meeting	WHH
10:30 – 10:45	Break out Session: VSLA Activities, Successes, Challenges <ul style="list-style-type: none"> • Social Fund • Share Purchase • Loan & Loan Repayment • Constitution Adherence • Monthly Interest & Distribution • Meeting Attendance and timetable 	VSLA groups
10:45 – 11:30	Presentation on VSLA Activities, Successes, Challenges	VSLA Groups
11:30 – 12:30	Feedback on presentations	Moderator
12:30 – 13:15	LUNCH	Participants
13:15 – 14:30	Cluster Formation & Leadership <ul style="list-style-type: none"> • Reflection on the activities of the cluster and its leadership • Elections of Leadership 	Moderator & Participants
14:30 - 16:30	The Way Forward <ul style="list-style-type: none"> • Official/legal registration of the cluster • Savings & loan modalities • Sustainability strategy 	Moderator & Participants
16:00 – 16:30	Closing activities	WHH

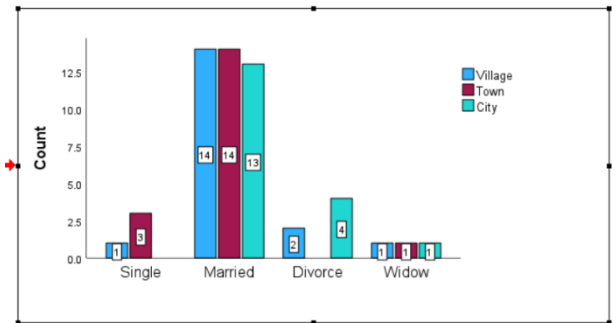
Annex 6. Raw Data/Statistical Outputs

	A	B	C
1	Transforming Structures	Average Score	
2	Political/Policy	2.4	
3	Gender-related interventions	2.5	
4	National policies on gender	2.3	
5	Land Tenure and Ownership	1.5	
6	Decentralization (Policies)	3.5	
7			
8	Economic	3.2	
9	Exchange rate fluctuation	3.8	
10	Market prices	3.3	
11	Costs of resources (inputs)	3.3	
12	Market demand	2.5	
13			
14	Socio-Cultural	2.8	
15	Gender norms/biases	2.3	
16	Social cohesion	2.8	
17	Pandemic (COVID-19)	3.5	
18	Gender awareness	2.8	
19			
20	Technical	2.6	
21	Access to resources	2.3	
22	Training and capacity-building	1.8	
23	Institutional support (Technical & financial)	3.0	
24	Access to Market	3.3	
25			
26	Environmental	3.4	
27	Changing weather patterns	4	
28	Geographic location	3	
29	Crop performance	3	

	A	B	C	D	E	F
1	SUMMARY OF THE CAPABILITIES OF VSLA Groups					
2						
3	VSLAs	Capability to act_commit	Capability to deliver	Capability to adapt	Capability to relate	Capability to achieve coherence
4	Nyekpodyuaseh	3.0	2.6	2.6	3.0	3.3
5	Amuehnyoun	3.5	3.0	2.8	3.3	3.3
6	Gbokpankpan	3.2	3.0	2.8	3.3	3.0
7	Kpammuegbo	3.0	2.8	2.6	3.0	3.0
8	Amueyan	3.0	2.8	2.6	3.3	3.3
9	Foweh	3.0	2.6	2.8	3.0	3.0
10	Amenyujaa	3.0	3.0	2.6	3.0	3.3
11	Gbokpenkun	3.0	3.0	2.8	3.3	3.3
12	Poyegajay	3.2	3.0	2.8	3.3	3.3
13		3.1	2.9	2.7	3.2	3.2
14						

Decision to grow crop * Group location Crosstabulation

			Group location			Total
			Village	Town	City	
Decision to grow crop	Woman	Count	5	15	12	32
		% of Total	9.3%	27.8%	22.2%	59.3%
	Husband	Count	3	3	4	10
		% of Total	5.6%	5.6%	7.4%	18.5%
	Household	Count	10	0	2	12
		% of Total	18.5%	0.0%	3.7%	22.2%
Total	Count	18	18	18	54	
	% of Total	33.3%	33.3%	33.3%	100.0%	



Age Category * Group location Crosstabulation

			Group location			
			Village	Town	City	Total
Age Category	Youths	Count	0	5	3	8
		Expected Count	2.7	2.7	2.7	8.0
	Adults	Count	18	11	15	44
		Expected Count	14.7	14.7	14.7	44.0
	Elderly	Count	0	2	0	2
		Expected Count	.7	.7	.7	2.0
Total	Count	18	18	18	54	
	Expected Count	18.0	18.0	18.0	54.0	

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.432 ^a	4	.034
Likelihood Ratio	13.105	4	.011
Linear-by-Linear Association	1.420	1	.233
N of Valid Cases	54		

a. 6 cells (66.7%) have expected count less than 5. The minimum expected count is .67.

Multiple Response

Case Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
\$ActivityCarryout*Cluster	54	100.0%	0	0.0%	54	100.0%

5 Cs Indicators and Pointers

Indicators and pointers for assessing the capabilities of VSLAs based on the 5Cs framework. The scores are set from 1 (lowest) to 4 (highest) respectively.

Location: <u>PORKOR TOWN</u>		DATE: <u>14/07/2023</u>	Group name: <u>AMENYUJAA</u>			
Capabilities	Indicators	Pointers	Score			
Capability to act & commit	Organizational commitment	Group makes participatory decisions	1	2	3	4
		Group prioritise equal role & service for men and women	1	2	3	4
		Members participate in key meetings and other initiatives.	1	2	3	4
		Group carryout agreed/relevant activities that impact members	1	2	3	4
	leadership and management	group leaders have a clear goal and inspire members to work towards it	1	2	3	4
		Group leaders carryout effective planning and follow up of activities	1	2	3	4
	Total Average					
Capability to deliver on development objectives	Group have the required competencies	Members have sufficient knowledge/skills relating to VSLA activities	1	2	3	4
		Members' ability contributes to their performance to quality/timely service delivery	1	2	3	4
		Group activities plan agree with the activities of the members	1	2	3	4
		Group have sufficient workplace to carry out activities	1	2	3	4
	Adequate infrastructures to produce outputs	There is sufficient logistics/equipment to carryout activities	1	2	3	4
	Total average					
Capability to adapt and self-renew	Group is sensitive to current context/dynamics	Group is sensitive to shocks/trends e.g. COVID-19, climate change etc.	1	2	3	4
		Members have sufficient manoeuvrer to adapt new knowledge/practices	1	2	3	4
		Group is strategic to introducing new solutions	1	2	3	4
		Group has self-evaluation and feedback systems	1	2	3	4
	Commitment to continuous improvement	group strives to take new roles and adopt new working approach	1	2	3	4
	Total average					
Capability to relate to external stakeholders	Collaboration with stakeholders	Group liaise with other groups for best practices and lessons learned	1	2	3	4
		Group affiliates/attract relevant organizations (Government and NGOs)	1	2	3	4
		Local authorities have a good esteem for the group	1	2	3	4
	Total average					
	Group cohesion	Group leadership and membership is well structured	1	2	3	4
		Members demonstrate basic teamwork spirit	1	2	3	4
Capability to achieve coherence	Group vision and strategies	Group current activities reflect its mission	1	2	3	4
		Members are aware of the group objective/saving cycle	1	2	3	4
	Total average					

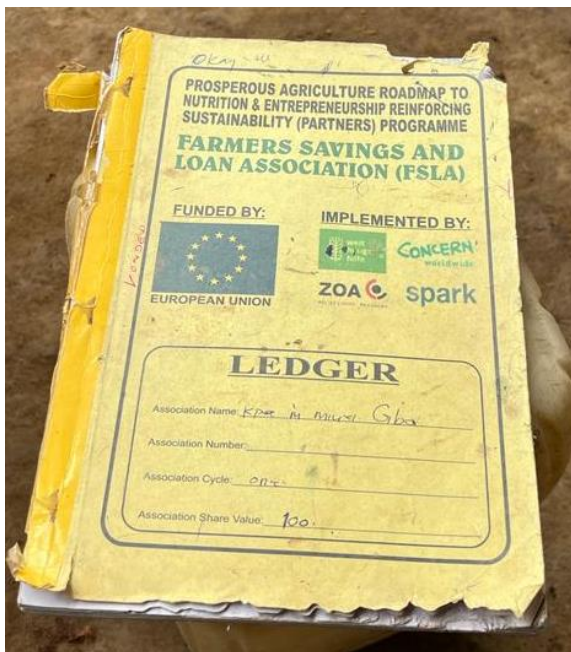
Annex 7. Photo Sessions Captured During Fieldwork



Researcher roasting garri



Researcher demonstrating in FGD



VSLA ledger for one of the groups



Researcher checking VSLA ledger.



One of the roads in the research area



VSLA women participating in FGD.



Group photo with FGD2 participants (VSLAs members)



Group photo with FGD I participants (VSLAs women)