SUPPORTING WOMEN VANILLA FARMERS IN MADAGASCAR:
THE PROMISE OF VSLAS AND ALTERNATIVE LIVELIHOODS

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TABLE OF CONTENTS

1. INTRODUCTION
2. ISSUE BACKGROUND
3. LANDSCAPE ANALYSIS
4. FIELD RESEARCH FRAMEWORK
5. FIELD RESEARCH FINDINGS
6. POLICY RECOMMENDATIONS
7. ANNEX
How can Duke Lemur Center (DLC)-SAVA Conservation better support the livelihoods of local women vanilla farmers in Ambodivoara, Madagascar, through training in alternative livelihoods?

What is the economic, social, and environmental potential for the establishment of village savings and loans associations (VSLAs) for women vanilla farmers?

The research question above will be addressed on behalf of my client, DLC-SAVA Conservation (SAVA stands for the four major cities in the region: Sambava, Andapa, Vohemar, and Antalaha). The three-fold mission of DLC-SAVA Conservation (which I will refer to as ‘DLC-SAVA’) is “to advance science, scholarship, and biological conservation through interdisciplinary non-invasive research, community-based conservation, and public outreach and education” (Duke Lemur Center). For the last 35 years, DLC-SAVA has partnered with local Malagasy communities and organizations to support intersecting conservation and livelihoods goals. The initiative achieves its mission through a range of projects including but not limited to sustainable agroecology and agroforestry, alternative livelihoods, and environmental education.
Between May and August 2022, I conducted field research in the SAVA region of Madagascar. Most of the interviews were conducted in a rural village in the Andapa district, Ambodivoara. Additional surveys were carried out with stakeholders in the nearby village of Ambodiangezoka where a market is held, the city of Sambava and the town of Antsirabe-Nord.

I led a team of eight Malagasy and American students to carry out key informant interviews, focus groups, and market observations. The Malagasy students we partnered with are from the Centre Universitaire Régional de la SAVA (CURSA), a regional university in the city of Antalaha which collaborates with DLC-SAVA. My team completed 50 key informant interviews and focus groups with different stakeholders in the vanilla supply chain: vanilla farmers, middlemen, USAID staff, vanilla company owners, vanilla exporters, and buyers and sellers in regional markets.

For the purposes of answering my specific policy questions, I will draw from 16 key informant interviews and 12 focus groups. I sought to learn the context surrounding (1) whether or not there is interest and/or capacity for the creation of women’s VSLAs; (2) whether or not there is interest and/or capacity in alternative livelihoods training for women vanilla farmers (3) the promises and challenges for these VSLAs to successfully integrate into the vanilla supply chain and offer a means of financial security for households.
The main goal of my research is to inform the direction of DLC-SAVA’s on-the-ground conservation and sustainable development interventions. The organization is interested to know which types of training should be carried out in Ambodivoara, Madagascar and its surrounding villages. It is also interested in gauging local interest in the establishment of a VSLA. DLC-SAVA recently received a large grant specific to local training and my research will inform in what areas to develop training. A secondary goal of my research is to learn more about the context of vanilla farming Madagascar and where its successes and challenges lie. This line of questioning can prepare DLC-SAVA to best support local vanilla farmers and other Malagasy stakeholders in the long-term.

The policy problem in my Master’s Project (MP) research is: how can DLC-SAVA best support local vanilla farmers through training and the creation of a VSLA. Given that my research has a specific local context, there is no previous research in this area; however, there has been research done into the positive role of a VSLA in rural communities and the vanilla supply chain in Madagascar. In order to understand the complexity and context of the research, it is essential to know the history of Madagascar and its relationship to vanilla. I will explore this more in the next section.

Global development organizations care about this policy problem too, as demonstrated through USAID’s programming in health VSLAs and support of vanilla farmers, but it should be a topic of conversation outside of this field too. The vanilla supply chain affects everyone around the world and it is important to know where your food comes from, something many people are divorced from. Additionally, supporting rural livelihoods at a local level with the establishment of a VSLA and delivery of training should be of interest to people outside of the international development field.
There are implications to vanilla farming, including the degradation of rainforests and endangerment of lemurs, an animal that is endemic to Madagascar. There are also connections between vanilla and maternal and child health, human safety, mortality, and malnutrition, since low incomes and financial insecurity leads to these problems. Conservationists, human rights activists, international development practitioners, and conscientious consumers alike should care about the support of local farmers in Madagascar.
Before beginning discussion of the problems in Madagascar’s vanilla supply chain, it is essential to know more about Madagascar as a country. Madagascar is the fifth largest island and fourth poorest country in the world (Worldbank; World Population Review). It is roughly the size of Texas or California, which is not easily recognized next to the large African continent. It is constantly debated when the island was first inhabited, with archeological findings placing humans there as early as 10,000 years ago (Battistini and Richard-Vindard 1972). All Malagasy people speak the language of Malagasy, but the regional dialects are so different from one another that they are nearly different languages. Most commonly, the country is divided into about 18 or 20 different ethnic groups. Many also learn French, a result of the country being colonized by France until it gained independence in 1960. There are significant regional differences across Madagascar, with the south being the poorest part of the country.

Madagascar is one of the poorest countries in the world, with over 80% of its people living on less than $2.00 per day (IMF 2008). Of the vanilla farmers in Madagascar, over 75% live below $1.90 per day. With little access to clean water or nutritious food, health problems and early death are common. Preventable diseases like malaria, cholera, typhoid, and diarrhea are a result of limited accessibility to healthcare (Harper 2002). Most of the country is under the age of 25 and the life expectancy is 67.3 years old (“The World Factbook: Africa: Madagascar” 2022). The average time spent in school is ten years and its literacy rate is just over 75% (CIA).

OVER 75% OF VANILLA FARMERS IN MADAGASCAR LIVE ON LESS THAN $1.90 PER DAY.
Since my research is focused in the SAVA region, it is important to know more about its demographics and socioeconomic context. About 5% of the country’s population is in the region, with over 90% of its communities in rural locations (FairFood International 2016). In the region, between 65% and 78% of its population live on less than $1.25 per day (Fairfood International 2016). More than 80% of its people are unable to reach the minimum of 2133 calories per day and accumulate savings (FairFood International 2016). SAVA’s agricultural revenue is lower than the national average, at about $290.95 per household per year.

As many are aware, the Malagasy environment and wildlife is incredibly unique to the country. The majority of plants and animals that are found in Madagascar, including its famous lemurs, are endemic to the country; however, these are at risk due to high deforestation rates (Nelson and Horning 1993). While global deforestation has been linked to cash crops (Jarosz 1993), population growth (Green and Sussman 1990), timber exporting (UNDP et al. 2000), and global political and economic changes (Kull 2000; Moser 2006), the major threats to Madagascar’s forests include mining, timber, charcoal, and clearing for agriculture (tavy) (Ganzhorn et al. 1997). Cash crops, timber, and rare earth minerals are Madagascar’s main exports, while agriculture is 30% of the country’s Gross Domestic Product (GDP) and involves more than 70% of its labor force (Depetris-Chauvin, Porto, and Mulangu 2017).
Vanilla is an important livelihood for small farmers and rural economies in tropical areas. According to estimates, Madagascar produced 65% of the world’s vanilla from 2012-2017, with the countries of Indonesia, Papua New Guinea, India, and Uganda following behind (Bramel and Frey 2021). The vanilla sector in Madagascar is expected to involve over 100,000 households, with more than 200,000 mostly local jobs in its production and sale (Chakib 2019). From 2008-2017 the main foreign importers of vanilla were the United States (24%), France (15%), the United Kingdom (9%) and Germany (8%) (Bramel and Frey 2021). In 2017, vanilla was about 7% of the country’s GDP. Even though the vanilla supply chain offers the country, especially the SAVA region, jobs in farming, processing, sorting, and exporting, these people still struggle to make ends meet (Bramel and Frey 2021).

Vanilla farmers often lack the information, technology, training, and financial support to lift themselves out of poverty. Only about 20% take loans from a micro-finance institution or bank (likely because they are not in the area), even though many live on their daily income (Bramel and Frey 2021). The primary issues that vanilla farmers face include (1) vanilla theft; (2) price volatility; (3) threat of natural disasters, drought, and other extreme climate events; (4) the lack of access to resources and infrastructure; (5) lack of transparency and oversight in the sector; and (6) being paid low prices and exploitation by middlemen (FairFood International 2016).

Vanilla is an incredibly labor-intensive crop that includes a variety of stakeholders along its supply chain. While my MP will focus on local vanilla farmers, other stakeholders include: vanilla collectors/commissioners, exporters, brokers, traders, grinders, packers, re-exporters, international food companies, spice companies, and food and beverage companies (FairFood International 2016). The relationship between these stakeholders is detailed in Figure A in the Annex.
Madagascar’s federal government, as well as foreign governments and aid organizations, have sought to improve the situation of vanilla farmers in Madagascar. A current partnership between the National Cooperative Business Association (NCBA) International, USAID, and the spice company McCormick and Company has supported the creation of cooperative business models across the country of Madagascar (NCBA), which will be discussed more in the next section. In a feasibility study produced by Catholic Relief Services (CRS) in 2013, the research finds that strengthening producer organization and value chain relationships is key to supporting small farmers. Specifically, the report notes that “[forming] or [strengthening] farmer-business enterprises […] and obtaining added value certification […] and financial service access” is important (CRS 2013). The cooperative model allows for farmers to cut out the middleman, and thus the likelihood of being exploited, since cooperatives often sell directly to spice companies or exporters. Sustainably grown vanilla through cooperatives also helps mitigate the effects of climate change, since farming practices put less pressure on local forests.

VSLAs are low cost and accessible community savings “banks” first formally established in 1991 by the Cooperative for Assistance and Relief Everywhere, Inc. (CARE), an international humanitarian assistance organization (World Cocoa Foundation 2020). The inspiration for creating VSLAs came from a traditional African practice of community savings, through which village members would pool their resources to create a village bank (CARE 2015). CARE has found that there are certain factors that lead to the success of a VSLA: (1) self selection; (2) democratic governance; (3) transparent and inclusive decision-making; (4) accurate record-keeping; and (5) shared goals and commitments. These are further elaborated on in the graphic below.
Keys to Successful VSLAs

**Self Selection**
Groups choose their own members (these should be people member’s trust).

**Democratic Governance**
Group leaders (management committee) are selected each cycle via an open election process. Anyone can be voted to be on the management committee.

**Transparent and Inclusive Decisionmaking**
Group decisions are made by voting. No one person can make the rules.

**Accurate Record-Keeping**
Groups record every transaction during each meeting and all members know how much money has been saved.

**Shared Goals and Commitments**
Groups focus on shared objectives and support one another to achieve their objectives.
There are usually between 15 to 30 members in a VSLA who meet regularly and agree upon a minimum financial contribution at every meeting (World Cocoa Foundation 2020). Members can choose to take out a loan, which must be paid back within an agreed upon amount of time at an interest rate. A member cannot borrow a loan that is worth more than three times what they have contributed to the VSLA. The money is kept in a group lockbox that has three keys, held by three different elected members, and all financial interactions are carried out and recorded at group meetings (World Cocoa Foundation 2020). VSLAs often have different ‘funds’ that members can add to, including a business, social, and health fund. These funding pools serve as emergency funds that can be accessed for related issues or events. At the end of an agreed upon cycle, usually nine or twelve months, the entire savings fund is distributed to different members based on how much they contributed during the cycle. Figure B in the Annex clearly illustrates CARE’s structure and intended functions of VSLAs.

The primary benefit of VSLAs is that members can access cash when they need it. Loans offer the opportunity to spend emergency cash to cover emergencies or invest in skill-building, hopefully generating more income in the future. A 2015 study of farmers in Cote d’Ivoire discovered that cocoa farmers in a VSLA used loans for emergencies (59%), school fees (15%), household expenditures (21%), and farm tools (7%) (Baradoe 2017). Another recent study of cocoa farmers in Cote d’Ivoire found that 65% of loans taken out in 225 different VSLAs were used for small business (Baradoe 2017).

Research studying the impact of VSLAs on closing the income gap shows mixed results. In one analysis of a CARE-established VSLA in Uganda, household income rose from $60 to $95 (Lettie 2015). Another CARE project found that household annual income increased to over $300 from baseline to endline (Lettie 2015). However, there are often problems with evaluating income increase due to lack of baseline information about household income. CARE’s own reports write that VSLAs will likely contribute to members having a living income in the future, but on their own, will not close the income gap.
More comprehensive research is needed to study the typical lifespans of VSLAs. A panel study of 331 VSLAs in five countries (Mali, Uganda, Tanzania, Kenya, and Cambodia) discovered that after 12 to 15 months all VSLAs were independent of their implementing partner (Allen 2019). Encouragingly, 89% of VSLAs were found functioning after five years. One study by the Department of International Development (DFID) found that in Zanzibar, “all of [CARE’s] original groups that were six years old at the time of study survived with no contact with the facilitating agency for four years” (Allen 2019). The majority of VSLA project interventions last three to five years by the implementing partner, so it is essential that these savings groups can survive beyond that time frame.

Scholarly research and development project evaluations have studied the connection between financial interventions, including VSLAs and community microcredit groups, and community resilience. Figure D in the Annex is a visual representation of the positive effects VSLAs can have on community resilience. Research has found there to be a positive relationship between savings groups and resilience, which in part, informs the potential creation of establishing a VSLA in Ambodivoara. The handful of projects detailed below illustrate the range of positive effects that financial interventions have on communities.

The 2015-2019 Farm Africa and Mercy Corps’ Market Approaches to Resilience (MAR) project provided financial services to communities in rural Ethiopia (Gebremichael et al., 2021). Through offering a means to diversify their assets and livelihoods, the project found that their services helped to buffer the community from “climate-related stresses and shocks” (Gebremichael et al., 2021). Additionally, the project found that “extending microfinance services to women in these marginal communities created a powerful ‘multiplier effect’ [...] improving the wellbeing of the women themselves but also their families” (Gebremichael et al., 2021). Ultimately, the project’s final evaluation showed that MAR, a system-based resilience approach, has the potential to address the drivers of vulnerability to climate shocks.
Households with a female member in a savings group coped better in the midst of the COVID-19 pandemic.

In Myanmar, Concern Worldwide’s Building Resilience and Adaptation to Climate Extremes and Disasters (BRACED) program studied the links between financial services and climate resilience (Perche & Jones, n.d.). While access to emergency funds was associated with greater household resiliency, more vulnerable households could either not access this cash or resorted to informal lenders (Perche & Jones, n.d.). Concern Worldwide found that getting loans or emergency funds from informal lenders was strongly associated with lower resiliency scores (Perche & Jones, n.d.). The researchers note that improving community access to alternative financial services that offer risk-free loans in emergencies could play an important role in increasing community resilience to climate shocks (Perche & Jones, n.d.).

In 2022 a group of researchers studied how savings groups in Nigeria and Uganda have helped mitigate the effects of the COVID-19 pandemic. In their analysis they found that “savings groups found ways to continue operating, provided leadership opportunities for women during the pandemic, and mitigated some of the negative economic consequences of COVID-19 on individual savings group members” (Adegbite et al., 2022). The authors note that savings, credit, and group support from other members likely led to the resilience of savings group members. Savings groups were found to have contributed to the community response to the pandemic, as well as provide a platform for women’s leadership (Adegbite et al., 2022). The households with a female member in a savings group coped better in the midst of the COVID-19 pandemic than those not in a group (Adegbite et al., 2022). This research offers evidence that women’s-led community financial groups can increase overall community resilience to a major shock. Figure D in the Annex offers more detail surrounding how, under specific circumstances, VSLA members were resilient to community shocks.

The social dimension of community savings groups provides another element of support during shocks. A 2022 study of savings groups in Dar es Salaam, Tanzania, demonstrated that they can help households cope with climate-related shocks, such as floods (Panman et al., 2022). Their findings concluded that the households
that had at least one member in a savings group recovered from flood events faster than those who did not (Panman et al., 2022). Interviews revealed that savings groups enhanced collective action, such as charitable responses to floods, and supported members’ belief in their ability to prevent future damage from floods (Panman et al., 2022). As a mechanism for local community engagement, members had strengthened and expanded individual social networks.

Research has demonstrated the success of VSLAs in promoting financial benefits for impoverished communities in Madagascar and other countries. Since their formal creation, CARE has established over 350,000 VSLAs in 51 countries, including 27 African countries (World Cocoa Foundation 2020). As of 2022, CARE has 5,885 VSLAs in Madagascar with over 100,000 members, mostly women (CARE 2022). CARE has identified a number of positive outcomes that VSLAs have led to in the areas of financial security, food security, and social security. VSLAs have proven to strengthen household nutrition security, as women who save can afford to buy more grain for their children (CARE 2015). Additionally, VLSA groups increase the solidarity of communities, as VSLA members can organize to financially support their community during crisis without going into debt (CARE 2015). VSLAs are a means to empower women since women members make choices regarding their family spending and take out loans in times of need. They also support investment in alternative livelihoods activities since loans can be accessed to buy inputs or learn new skills.

5,885
VSLAS IN MADAGASCAR
CREATED BY CARE INTERNATIONAL

100,000
VSLA MEMBERS, MOSTLY WOMEN
USAID’s Project Mikajy is the most substantial example of a development organization using VSLAs as a tool to stabilize vanilla farmer incomes in Madagascar. Through Project Mikajy, USAID partners with McCormick & Company and Ramanandraihe Exportation (RAMEX) to work with vanilla cooperatives in northeastern Madagascar (USAID “Madagascar Vanilla”, 2020). For the cooperatives to meet livelihood requirements for the Rainforest Alliance certification, USAID established VSLAs as a branch of the cooperatives (USAID “Madagascar Vanilla”, 2020). The creation of VSLAs alongside vanilla cooperatives is a major component of USAID’s capacity development goals for financial education and management for vanilla farmers. USAID notes that VSLAs are a tool for “strengthening members’ financial resilience,” especially in northeastern Madagascar where there is little access to financial institutions for credit (USAID “Mikajy Activity”, 2020).

Since 2018 255 members have joined 19 VSLA groups through USAID Mikajy. Nearly 70% of the VSLA members are women (USAID 2020). Through the VSLAs the cooperative members not only save their money, but receive training on financial management, accounting, and capacity development (USAID “Madagascar Vanilla”, 2020). The following information about Project Mikajy is sourced from its most recent annual report.

USAID has partnered with Ombona Tahiry Ifampisamborana Vola (OTIV), a Malagasy microfinance institution, to establish the VSLAs and offer credit, lease-purchase of equipment, and direct debit of the group’s savings (USAID “Mikajy Activity”, 2020). OTIV is able to grant cash advances to farmers in their times of need, which are repayable at the next vanilla harvest season at a 4% interest rate (USAID “Mikajy Activity”, 2020).

In MaMaBay, Madagascar, a region in the northeast, USAID has established VSLAs to support the implementation of alternative income-generating activities to support vanilla farmers (USAID “Mikajy Activity”, 2020). The funds that members save are mostly used for purchasing seeds or for the start-up or continuation of small business activities, such as fish farming (USAID “Mikajy Activity”, 2020). In MaMaBay alone, 19 VSLA groups with a total of 255 members (97% of whom are women) have been established (USAID “Mikajy Activity”, 2020).
Another 23 VSLA groups were created in Menabe, Madagascar, with a total of 461 members. For a majority of these groups, their current total savings is above 2,000,000 Ariary (USD $400) (USAID “Mikajy Activity”, 2020).

One USAID press release quotes Lucia, a VSLA treasurer, who explains that “when someone is sick the VSLA helps that person. We use our monthly dues to purchase medicine or to pay for a visit to the doctor’s office” (USAID “Madagascar Vanilla”, 2020). She says that without the cooperative, they would not have the opportunity to establish a VSLA (USAID “Madagascar Vanilla”, 2020). When crafting my policy recommendations for the DLC-SAVA, I will consider that the creation of a cooperative before establishing a VSLA might be necessary. Project Mikajy sets a strong precedent for this project design and offers a model for how DLC-SAVA should form VLSAs.

The village where I carried out field research, Ambodivoara, is a four hour drive from the closest major city, Andapa, and seven-hour drive from the city of Sambava. There are about 400 households in Ambodivoara, which is one of several villages in the rural commune of Ambodiangezoka, in the Andapa district. Ambodiangezoka is roughly three kilometers away, where there is a main bi-weekly market, secondary and high schools, and a health clinic. Families in Ambodivoara typically grow rice, vanilla, and vegetables. More details about the community are in the research findings section.

Ambodivoara is in a remote location where DLC-SAVA has implemented few interventions. While there is no baseline research about VSLAs or alternative livelihoods training in this context, the policies and programs highlighted above offer translatable lessons to my research. The qualitative research I conducted will be the primary means for answering my policy question, but learnings from VSLAs and training in Madagascar and other sub-Saharan African countries will inform the direction of my proposed interventions as well.
Background

I carried out my field research over the course of three months in northeast Madagascar. From June-August 2022 I was primarily in Ambodivoara, Madagascar, with a team of Duke University and CURSA University students. I used key informant interviews and focus groups for data collection, which I drafted while in the United States and later edited and contextualized in the field alongside my Malagasy team.

Early on, I decided to use qualitative research methodologies due to the nature of the questions I hoped to answer for DLC-SAVA. I was recruited onto the 2022-2023 Bass Connections team “Biocultural Sustainability in Madagascar” in March 2022 and was invited by the team leader, Dr. James Herrera of DLC, to join the social science sub-team and go to Madagascar for summer research. Through Zoom discussions with him prior to the research, we narrowed down initial themes for my project to focus on: vanilla farming, alternative livelihoods, women’s empowerment, and agroecology. DLC-SAVA was most interested in learning about the potential for creating a village savings and loan association (VSLA) and carrying out potential training in a new village location, Ambodivoara.

My key informant interview and focus group protocols were submitted to Duke’s Institutional Review Board (IRB) for approval as an addendum to the Bass Connection team’s IRB protocol #2020-0599.
Research Protocols

I developed a set of nine qualitative research protocols: (1) the key informant interview for female vanilla farmers; (2) focus groups for vanilla farmers and guarders; (3) market observations; (4) key informant interview with vanilla management companies; (5) key informant interviews with buyers and sellers at local markets; (6) agroecology training exit interviews; (7) key informant interviews with USAID staff; (8) key informant interviews with vanilla middlemen; and (9) a community needs assessment. These equal to roughly 50 pages of questions.

The informed consent form was another essential component to the field research. It details the nature of the research, data management, and participant anonymity. Duke’s IRB approved the informed consent form. The IRB stated that we need to have written signatures for the key informant interviews, but for the focus groups, a verbal consent in the audio recording was sufficient.

Data Collection

Upon arrival to the field site, my team and I drafted a schedule for completing the key informant interviews and focus groups in the village. Every Sunday, I would create a schedule for the week for my team. Three Malagasy students facilitated the interviews and focus groups and took notes, Olina, Candidier, and Quinti, while two other Malagasy students, Gebian and Soavalin, did primarily transcribing and translating of audio recordings from the northeastern dialect of Malagasy to English. I will describe this process in detail in the next section. Before carrying out the official interviews and focus groups we ran pilot key informant interviews and focus groups with village members to test out the protocol questions. After these pilots, we adjusted the questions accordingly.
A key aspect to conducting the key informant interviews and focus groups was remaining flexible with our schedule. For instance, we found out early on that the village members had a shared taboo against working on Wednesdays, so we would use that day to conduct interviews with those who would normally be working in their fields. We also discovered early on that Mondays and Thursdays were local market days, so it would be difficult to find potential participants since they were not at home. The Vice President of the village, Jaquot, was key to the success of our data collection. He recruited local vanilla farmers that were available and interested in participating in our research. I traveled with Dr. James Herrera to Sambava, Madagascar, a large regional city, to carry out interviews with employees of the vanilla exporter company, Virginia Dare Extract Company, and USAID. Dr. Herrera was my translator and notetaker for the interviews that were conducted in Malagasy.

I drafted the questions for each protocol prior to arriving in Madagascar, and once I was with my team in Ambodivoara, refined them to be more contextualized to the village. My protocols aimed to cast a wide net for stakeholders involved in the vanilla supply chain in Madagascar, while also focusing on the needs of the vanilla farmers in Ambodivoara. I aimed to complete 50 key informant interviews and ended with 37, the majority with female vanilla farmers. I completed 12 focus groups. For the purposes of answering my policy questions, I will focus on 16 key informant interviews with vanilla farmers, USAID employees, and a market seller, as well as 12 focus groups with vanilla farmers and employees of Virginia Dare Extract Company, a vanilla exporter based in Sambava, Madagascar. The total number of participants in the interviews and focus groups is 80 people. Knowing that my research was meant to inform interventions to be delivered by DLC-SAVA in the future, I crafted my questions with this goal in mind.
A key element of the data collection process was the question of how to transcribe and translate the interview and focus group transcripts. I brought two audio recorders to Madagascar that were used throughout data collection. After the interviews were conducted, I downloaded the audio recordings to my computer. The audio recordings were listened to by my Malagasy team members, who wrote the transcriptions by hand in Malagasy. The Malagasy transcriptions were then either (1) given to my Malagasy team members who spoke English to write in English or (2) read to me or Jane, an American undergraduate student and DLC-SAVA summer intern, in English and then typed into my computer.

The transcription and translation process was by far the longest and most tedious component of the field research. Given that the dialect of Malagasy spoken in northeast region is not widely spoken, it was important to have the English translations completed by Malagasy individuals from the region who knew both the dialect and local context. It would not have been possible to do these transcriptions from abroad due to the Malagasy students’ lack of reliable internet access, as well as the difficulty to find other ways to translate from the northeastern dialect of Malagasy to English. Upon return to the United States, three Duke University undergraduate students on the 2022-2023 Bass Connections team, Autumn, Lucy, and Ximena, typed nine transcripts, too.

The translation process from Malagasy and English taught me that translation is not perfect; sometimes a word or phrase could be easily translated and sometimes not. In the cases where there was a word in Malagasy that did not have an exact translation, I would include the Malagasy word with a short description of the term in English. For example, the Malagasy use the word vavasaha to describe “households that grows vanilla and sit beside a small stream,” which I had no option but to describe in an English phrase. In these cases, the Malagasy term was kept in italics, while the English description was included in brackets.
After key informant interviews and focus groups were translated and transcribed, English transcriptions were typed into Microsoft Word documents for qualitative data analysis in NVivo12. As illustrated in Figure F in the Annex, I drew from Braun & Clarke’s seminal data analysis framework to conduct “thematic analysis” using qualitative data.

Prior to generating themes from my interviews and focus groups, it was important that I familiarized myself with the transcript data. Through reading and re-reading transcripts, I could note my initial ideas for nodes, the NVivo12 version of “codes”, based on patterns I saw in the data. For example, I knew that I needed a node that could capture the effects of climate change on vanilla farmers’ livelihoods. This step was also important given the quantity of data that I sought to include in my later analysis. Upon completion of this step, I was able to begin identifying potential nodes for my data. I started with more nodes than I ended with, since during my first and second rounds of coding I merged together certain nodes. For instance, I originally had nodes for “vanilla disease” and “vanilla theft”, but these eventually merged under the umbrella node of “vanilla challenges”. Next, I searched for broader themes in my data. I thought more broadly about how nodes connected to one another. I realized, for example, that my overarching “households” node had strong themes of food challenges and household finances, which became two different sub-nodes.

After creating my initial themes, I reviewed them to ensure that the themes I was focusing on connected to my policy questions. During my secondary coding I defined and named my themes and sub-themes, or as they are defined in NVivo12, nodes and sub-nodes, more thoroughly (see Figure G in Annex). Some questions I asked myself in this process included: *is there enough data to support this node? Is this theme relevant to my initial policy questions? How will this node help me produce recommendations for DLC-SAVA?* In the final step, I produce the report for DLC-SAVA based on the qualitative data analysis I carried out in NVivo12.
From my nodes and sub-nodes I drafted memos, or written analysis “to document and reflect on: [my] coding processes and code choices; how the process of inquiry [was] taking shape; and the emergent patterns, categories and subcategories, themes, and concepts in my data” (Saldaña 2013). Writing memos allowed me to detail how patterns formed in my data, as well as expand upon and contextualize relevant quotes from transcripts. The following section will include the results of my iterative memo-writing, note-taking, and re-coding qualitative data analysis process.
Upon completion of the thematic analysis process, I ended with six broad nodes in NVivo12: (1) Community Services; (2) Vanilla Livelihoods; (3) Community Organizing; (4) Alternative Livelihoods; (5) Environmental Challenges; and (6) Household. I will present my research findings gathered from each major category, including information about sub-nodes, patterns, and major conclusions from each node.

The following graphic is a wordcloud developed in NVivo12 from the 16 key informant interviews and 12 focus groups I included in my qualitative data analysis. Vanilla is clearly the term that is raised most often in transcripts, followed by words that directly correlate to vanilla livelihoods. Through close analysis of 28 transcripts and 80 research participants, the following research findings inform the policy recommendations I will offer for DLC-SAVA Conservation.
To get a holistic perspective of the Ambodivoara community, our team carried out three Community Needs Assessment (CNA) interviews with leadership of the community. Two of the three interviewees said that the total population of Ambodivoara is 2,544, while one reported that it was slightly higher, at 2,846. The table below details the answers of interviewees about specific community services, including banks, electricity, and health clinics. A major concern raised by the fokontany leadership was that of the price of health services. As one interviewee noted:

The truth is, it cannot be afforded. Because there are many people who stay at home [for a] week and go to [medical services very late] [...] There are many people who should have been healed but because of the expensive invoice are afraid to go.

Another participant mentioned that the health fees have never been affordable, but when community members are sick they have to pay. The closest thing to health services accessible to residents of Ambodivoara are the two community health agents that are unpaid or the health clinic that is in the capital of the commune, Ambodiangezoka.

All three of the community leaders noted that vanilla was the primary source of income for those living in Ambodivoara. When asked what brings the most income to local people, one interviewee said “only vanilla brings money to people in the countryside” and another stated “the main job of people here is growing vanilla.” Rice and voly avotra or “helpful agriculture,” which are fruits and vegetables that grow quickly and easily, were noted to be common secondary sources of income. [1] However, when asked what livelihood brings the most money, it was clear that vanilla was the answer. One community leader said “there is no crop that overcomes the price of vanilla. Even if the price of vanilla is low, nothing overcomes it.” The community members of Ambodivoara rely on vanilla as a primary livelihood source, which brings its own challenges, as detailed later on. More information gathered from the community needs assessments are included in the table below.

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[1] Voly avotra directly translates to “market vegetable gardening” but since it is described by several of my Malagasy co-researchers as “helpful agriculture”, I use this wording throughout the document.
### Table 1. Community Needs Assessment Responses

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<tbody>
<tr>
<td>1</td>
<td>“No.”</td>
<td>“No.”</td>
<td>“Yeah.”</td>
<td>“No.”</td>
<td>“No.”</td>
<td>“No, [there are private] community health agents.”</td>
</tr>
<tr>
<td>2</td>
<td>“No banks. Still no banks.”</td>
<td>“Nothing, no, nothing.”</td>
<td>“There is not much network but only communication with telephone here”</td>
<td>“No, no electricity, only sun.”</td>
<td>“It’s hard to say it’s clean water for drinking, haha. When you see it you think it’s clean.”</td>
<td>“There is no public health clinic. They only do private.”</td>
</tr>
<tr>
<td>3</td>
<td>“No.”</td>
<td></td>
<td>“There is no bank here except in the commune (the capital a group of villages).”</td>
<td>“Only Telma (a type of phone service) works well [...] [the phone service] is not satisfying.”</td>
<td>“There is no electricity here.”</td>
<td>“There is no health clinic [...] We can find paramedic health agent[s] here.”</td>
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</table>
The data collected from CNA interviews offers further context surrounding the fokontany of Ambodivoara. The population of roughly 2,500 relies on vanilla farming as a primary livelihood, although given that residents struggle to pay health fees, this income source is not entirely stable. On a community-wide level, there are very few community services offered to Ambodivoara’s residents. However, given its community members are tight-knit and have similar livelihoods, these are indications that Ambodivoara is a potentially a good location to establish a community-based organization, like a VSLA.

**Vanilla Livelihoods**

Echoing the comments of the community leaders, as well as what was found in the literature review, nearly every woman interviewed in the key informant interviews and focus groups remarked that growing and selling vanilla was her primary means of earning an income. When asked about earning an income through vanilla farming, interviewees in a focus group replied:

*Participant 1:* There is the most income from vanilla. That is the real livelihood.
*Participant 2:* Nothing can replace [vanilla] today.
*Participant 1:* Growing rice, beans, is like it’s additional [income] to vanilla, which I do, but the vanilla is the real foundation.
*Participant 3:* Primary [source of] income.

While vanilla was widely acknowledged as the main livelihoods, interviewees that grew vanilla also noted having other secondary sources of income. An important difference that was highlighted between selling vanilla and performing other livelihood activities is that the money earned from vanilla is far higher than any other potential income-earning activity. As stated by participants in another focus group:

*Participant 1:* It’s like that. It is like you [can] do everything with [vanilla]. Nothing else. If you rely on the price of beans, small rice, you can do nothing.
*Participant 2:* [Growing beans and rice] can help, but if you do not have vanilla, life is really, really raha raha (a challenging hardship) here. If you do not have a small foundation of vanilla, [you’re] not successful here.
Helpful agriculture, the growing and selling of vegetables, was raised as an important supporting activity, but not as important as growing vanilla. Once again, this echoes the points that were raised by community leaders. Helpful agriculture will be discussed more in-depth in the Alternative Livelihoods section, but it is worth noting its significance in the lives of vanilla farmers. When one interviewee was asked about her vanilla occupation she answered:

*Vanilla gives [a] big return. You can receive big things from vanilla. If your vanilla is growing well and the price is quite good, you will receive [a lot of money]. You can divide it [among your needs] [...] This is my [main source of money]. This [vanilla].* Helpful agriculture is just kind of like its name. It cannot support you. It cannot support you. Only shop lamp petrol, salt, that it can buy. But [to buy food and other things], only vanilla can do that.

Among key informant interview and focus group participants it is clear that vanilla is the highest earning livelihood in Ambodivoara. It is stressed that vanilla is the foundation of their income and that without it, they do not have money to support themselves.

**Vanilla Challenges**

Although vanilla growing and selling is the highest earning livelihood in Ambodivoara, there are a number of challenges that make it a very unstable source of income. Out of the key informant interviews and focus groups, the following challenges were often raised related to vanilla: (1) **disease or insect infestation of the plants**; (2) **vanilla theft**; (3) **price fluctuation**; (4) **getting taken advantage of by vanilla buyers**; and (5) **climate change**. These challenges should be key to considering how best to support vanilla farmers in Ambodivoara.
Vanilla Disease or Insect Infestation

Out of the 80 individuals who participated in an interview or focus group, 33 of them (or about 41%) raised the issue of vanilla disease or insects as being a major challenge to being a vanilla farmer. Fusarium, locally referred to as bekrontsana, is a vanilla plant fungus that has been decimating vanilla plants and their ability to give beans. Respondents noted that they struggle with the disease, as well as the cure, as there is no well-known means to remove the fungus. Our interviewer Olina asked one participant:

Olina: What is the name of the vanilla disease?
Participant: It is bekrontsana. It makes you blame others [for your dead vanilla plant].
Olina: Hahaha. Bekrontsana. Are there any [other] different types of vanilla disease[s]?
Participant: Only bekrontsana. [...] When [the vanilla plant is] affected, it’s like you [poured] acid [on the vanilla plant] and [it] becomes pale, nothing you can get from it. Even if there is still [a] good vine, even if you move [the vanilla plant], it will never be good. Not good.
Olina: That is the behavior of bekrontsana.
Participant: Bekrontsana is like that.

Bekrontsana was often referred to as a major problem in their livelihoods as vanilla farmers. There is no widely-adapted solution to fighting the disease. Some interviewees noted the removal of certain vines that are diseased, while another interviewee, when asked by our interviewer Quinti, discussed the use of pesticides:

Quinti: To talk about that, because we see that your vanilla has [a] disease, so what did you do to solve that problem?
[...]
Participant: Nothing. Nothing I did for that. I have heard from people ehhh... pesticides, but I am afraid to use them.

In addition to bekrontsana, vanilla farmers also have major challenges with small insects that eat the vanilla plant. Often referred to as insects, bugs, or caterpillars, one focus group facilitated by our interviewer Candidier discussed this obstacle to growing healthy vanilla:
Candidier: [...] You have talked about how to fight against bekrontsana, so apart from bekrontsana, are there any [other] bad things that affect the vanilla and the beans, or the vines [of the vanilla]?
Participant 1: There [are].
Candidier: What is it?
Participant 1: There is a caterpillar, we call it kakamenaloha (red-headed bugs). We invented [the name].
Candidier: You invented the name?
Participant 1: We invented [it]. It’s red-headed, that means it eats the vine. That part of vine dies.
Unknown Speaker: There is something inside that the caterpillar eats.
Participant 1: Inside of [the vanilla vine], there is a bug.
Candidier: What about the others? Does that affect [your vanilla]?
Participant 2: It affects [my vanilla].
Participant 3: Yes, the same.

The presence of bugs and disease in the vanilla plants was repeatedly raised as a major challenge to vanilla production in Ambodivonorona. Including all transcripts, a reference to vanilla disease or bugs was made a total of 310 times. Farmers were eager to learn about potential solutions to ridding their plants of these issues, which will come up later in discussion of vanilla training.

Vanilla Theft

Another challenge that was often raised in interviews and focus groups with vanilla farmers is the theft of vanilla from vanilla farms. Since vanilla is such a high-earning cash crop in SAVA, there is great risk of theft from where vanilla is grown, often in farms in the forest far from the village. In one focus group, participants discussed the effects of vanilla theft:

Participant 1: Now is the time for vanilla guarding. Farmers want their vanilla to be mature but they cannot control thieves. For example, we as farmers on the [one] hand, we [know when to harvest it] but we cannot stay [guarding the vanilla] until it reaches maturity. We cannot stay at the farm until [until June or July]. If you are alone or don’t have anyone else, you cannot take care of it, you are forced to sell [the vanilla]. If the barrage [2] ends, it’s not necessary to keep [guarding] the vanilla.
Participant 2: If the barrage is no longer in effect, we harvest.
Participant 1: We harvest even the beans that still have tails (not entirely mature). We harvest beans with tails, that’s why our products are not very good. It’s not [the] farmers’ fault, but [we] have not mastered the protection of vanilla.

Participant 3: I [told] my children that when I was a kid, there was a time vanilla beans fell down everywhere and no one would steal them. But now, if you leave [them] there, people will come to steal your vanilla. That was it, kids. I wish this situation would change. If so, [our] lives [would] get easier and you can tell your kids [this] one day as well.

As discussed above, vanilla theft is a problem because vanilla is disappearing and because it forces farmers to harvest their immature vanilla as a prevention measure. Farmers do not have the capacity to be guarding their vanilla throughout the night, and for months at a time, because the vanilla farm is far away, it’s not safe, and there are other livelihood activities that must be done to earn money.

A great challenge to being a vanilla farmer, especially a female vanilla farmer with no husband, is that it is unsafe to guard your vanilla overnight in order to protect it from thieves. One interviewee noted that “guarding vanilla is not done by women,” which raises the question of how women vanilla farmers protect their vanilla farmers from theft. The word tree below was produced by NVivo12 to connect the word “guard” to related phrases in the transcripts.

Figure 2. Vanilla Theft Wordtree

[2] As noted by our translator, a ‘barrage’ is a community-enforced, local law saying that only vanilla farmers may access their vanilla farms from 6:00 am to 5:30 pm, but other people may not. At night no one may go out from 8:00 pm until 6:00 am the next day. A barrage may be put in place for around two to four weeks.
In one focus group it was noted that Ambodivoara did have an *andrimassompokon’olona*, or, a community-organized security group for vanilla, but that it is not enough. In reference to locals coming together to protect vanilla farms, one participant noted that “the non-collaboration of the community is apparent.” As one interviewee asked:

*We are getting discouraged, not only [because of] the price, but also [because of] the stealer [stealing the vanilla], so we would like to ask you, the way [to] fight against the stealer? It is very hard [for] us. The farmers are very discouraged. The stealer does not [yet] give up, so what should we do for that problem?*

These issues were echoed by USAID employees interviewed in Sambava, who identified stealing and the low price of vanilla as the largest challenges that farmers face. The two employees, who work with health-related VSLAs in northeast Madagascar, spoke with James from DLC-SAVA:

*James: [What] do you [find] too, for example, [is] the problem around farming and the thing that makes the farmer complain?*

*USAID employee: The thing that I see, for the farmer, is theft. There is someone who steals the crops. [...] Theft, there is someone who steals their vanilla product [beans]. And the second, is really the money lacking because the price of vanilla [is] already low and [the vanilla market opens] too late, the campaign. [People] really face challenges for money. And also the [income] insecurity and [the] campaign opening is far away, and the vanilla price is low.*

As noted above, the problems that vanilla farmers face are intertwined; problems with theft, low prices, and the vanilla campaign intersect one another. Every year, the government sets an official opening date for the vanilla market, which was on August 14th for the 2022 campaign season. If there is a late opening date, there is a higher chance of vanilla being stolen from farms before harvest, as well as low prices driven by stolen vanilla and poor vanilla quality.
The low price of vanilla in recent years and its regular price fluctuation lead vanilla farmers to feel financially insecure. In one focus group interaction, two participants noted:

*Participant 1*: ...We know it, but the price of vanilla is cheap and the things that we plant are not good.

*Participant 2*: That is it, that is our breath (truth), if [the vanilla] is so cheap, we are as [good as dead].

It was often noted in interviews and focus groups that the price of vanilla has been low in recent years, and that even if an official price for both green and cured vanilla [3] is set by the government, vanilla commissioners will usually buy the vanilla for less than that amount. It was expressed that in the years 2003-2007 the price of vanilla was high, but then dropped dramatically around 2008. One interviewee explained that “when the vanilla price went high, this was in 2003, when [President] Ravalomanana was in power,” while another described that a kilo of green vanilla was 80,000 Ariary in 2003. The price then decreased around 2007, as participants in a focus group expressed:

*Participant 1*: Was it not in 2008, for example Ravalomanana [President of Madagascar] had a big talk? In that time I really saw [the price of vanilla] be cheap. ’07, was it not ’07? Right around [then]. It was 3,000 Ariary [per kilo of green vanilla], really zero [nothing].


After the decrease in 2007, the price of vanilla increased once again in 2017 to around 130,000 Ariary per kilo of green vanilla. As expressed by one focus group participant:

*Participant 1*: So [vanilla] becomes our source of life, in 2018, 2019, 2020, it was very expensive. All of the good houses you see around here in this village were finished at that time because vanilla was very expensive, and if it is expensive, [what you want to sell will be sold]. Everyone is courageous and they are drunk, every day [celebrating the price of vanilla]. On the contrary, when it is cheaper, our life [gets] awful. If it is more expensive, life is better and better. It is very useful in our life, and it can assure our life.

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[3] Green vanilla is vanilla that is picked straight from the vine and sold in that state. Cured vanilla is brown-colored vanilla that has gone through a drying, or curing, process in the sun in order for the vanilla scent and taste to be released.
In 2019 the price of vanilla hit a high of 200,000 Ariary per kilo of green vanilla, but hit a low one year later, at 50,000 Ariary per kilo of green vanilla. According to interviewees, the price of vanilla has remained low in the last two years. Last year the price for green vanilla was around 40,000-50,000 Ariary per kilo, while it was 100,000-120,000 per kilo for cured vanilla. When our interviewer Candidier asked focus groups participants about the price for the opening market in 2022, an interviewee responded:

_Candidier_: And according to what [you’ve] heard, how much is this year’s [price for green vanilla]?

**Participant 1**: 75,000 Ariary. Right?

**Participant 2**: The price of the government is 75,000 Ariary.

**Participant 3**: That’s it, according to the price of the government 75,000 Ariary, but those who buy [unofficially], 40,000 Ariary, 50,000 Ariary.

In this focus group discussion, participants describe how the formal annual price floor that the Malagasy government sets for vanilla is often ignored by vanilla commissioners when purchasing vanilla from farmers; usually the price of vanilla, both green and cured, that is offered to vanilla farmers in Ambodivoara is far lower.

In order to increase their earnings from vanilla, as well as save money for the _silogno_ [4], farmers with the knowledge and time might opt to sell cured vanilla instead of, or in addition to, green vanilla. When Candidier asked one interviewee why she might decide to cure vanilla, she responded, “to seek maybe [a higher price for vanilla].” Another participant described the innovative process of choosing to cure green vanilla beans that are of lower quality, since cured vanilla is always sold at a higher price:

**Participant 1**: There is always vanilla of lesser quality. You cure those [vanilla beans] that are not good and when the price goes up a little bit and you sell them […]. You can divide [your vanilla beans in] half, for example 20 kilograms, so 10 kilograms for curing, you sell them from December [onwards for a better price]. So if the rainy [day comes], [some] people have less money […] but you have already prepared.

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[4] The _silogno_ is widely known as the difficult times that come in March and April, when the vanilla market is long over and rice, the main source of food, is not ready to be harvested yet.
Another focus group participant echoed her sentiments:

*Participant 1:* When you work for vanilla, you [can] get money twice [per year]. To make it [double], when [the green vanilla market opens], you sell [it] to [support your livelihood]. And [then] when March comes, you sell cured [vanilla], it’s like that. That’s why it is livelihood-supporting.

In still another focus group, a vanilla farmer made note of this as well:

*Participant 1:* Sometimes [we have the idea that] the dried vanilla [will be] more expensive, so you divide it. If it’s divided in two, you cure some of [the beans] and you wait for some to be cured [later on]. In such months, the price [may still be bad]. Not everyone knows to take care of vanilla. If you are *lava hontro* (someone who travels often) and you cured vanilla, [then] let [the beans] dry, all of them [the beans], all of them become *poke* (rotten on top). That makes taking care of vanilla [hard].

Saving half of each farmer’s vanilla beans to cure and sell later on has the potential to address periods of struggle, but there are still obstacles that must be addressed first: (1) vanilla farmers are often in need of money and are looking to sell their green vanilla immediately; (2) not every vanilla farmer knows how to properly cure vanilla; and (3) the cured vanilla must be watched so it is not stolen.

**Selling to Vanilla Middlemen**

The issue of getting taken advantage of by vanilla middlemen, also known as commissioners or collectors, was often raised in the interviews and focus groups as well. There are concerns that the vanilla commissioners are tricking the vanilla farmers through faulty scales or unfair negotiations. In one interview with Quinti, a vanilla farmer discusses her concern with being manipulated by vanilla buyers:
Participant: [Yeah]. [It would be helpful to have] people who are kind, trustworthy, for [farmers] who do not know scales. There is maybe vanilla, 30, 40, 20 kilos, that [the vanilla commissioner] makes 10 kilos. You agree because you do not know [the weight]. He asks, how much does it weigh? It is 10 kilos. Mmm [yes], the sellers say. However, it’s not [10]. That’s what happens to us in the countryside.

Quinti: They trick you?

Participant: We are [grandmas], we don’t know much. We sometimes lose the bullet (the knowledge goes above their heads). [The buyers don’t want to pay for the net weight which includes the bag and the vanilla, but we are forced to agree]. However, you struggle very much for it. [They’re] exploiting us many times.

In this interview excerpt the vanilla farmer acknowledges that she is being taken advantage of by vanilla commissioners, but that she doesn’t have the knowledge to negotiate with them. The excerpt also alludes to the fact that the vanilla farmers do not have enough negotiating power when selling their vanilla. This raises the idea of increasing leveraging power among women vanilla farmers through worker organization. As of right now, farmers do not feel confident in their ability to negotiate with vanilla commissioners on the price of their vanilla.

As illustrated in the pie chart below, of the respondents who discussed the buyer of their vanilla, the majority expressed that they do not have a preference for who buys their vanilla. The rest of the participants noted that they sell their vanilla to either a close family member or friend, or a vanilla collector.
The final major obstacle to vanilla livelihoods in Ambodivoara are the effects of climate change and environmental pressures on growing vanilla beans. Cycles, floods, droughts, and irregular rainfall were all noted as climate change-related problems that have impacted yearly vanilla crops. Below is a wordcloud of the environmental challenges noted by research participants, illustrating their emphasis on the land:

One of the main obstacles to growing crops in Ambodivoara is the land becoming overused and dry. All of the focus groups made references to land being unproductive or tired, with one focus group discussing their solution to tired land with our interviewer Quinti:

**Quinti:** Yeahhh [...], you have said that the land is tired, right?
**Participant 1, Participant 2, Participant 3:** Mmm [yes].
**Quinti:** The land is tired. So, [from what you see, what makes the land tired]?
**Participant 4:** [Compared to the past, our agricultural products are not the same]. If you grow two *daba* (measurement of rice) it [could have sustained us one] year. But now it decreases for [this] product.
Quinti: It decreases.
Participant 4: Mmmm. It decreases because the soil nutrients [run] out. Mmm yeah.
Quinti: Thank you for that, what about the others?
Participant 3: It’s like that. The nutrients of [the] soil run out because we grow rice many times. This year and next year [we grow] only [on our same land].
Quinti: So [how did you] solve that problem [then]?
Participant 4: A solution was that you amegny hely aigny (lay the land fallow). You do not work a bit this year and move and go to find [other] land from [other] people.

Unproductive land was a key complaint from vanilla farmers, especially because land is reused every year to grow the same crops, which depletes the soil of its nutrients. Land that is owned by families gets further divided among children, who use the land to grow crops in the future. Since population is increasing in Ambodivoara at a rapid rate, there are increasing pressures on land use.

Vanilla farmers raised the issue of not having enough rain throughout the year when it is needed, and too much when it is not.

Climate change-related problems were also raised in relation to growing crops. Floods and cyclones were referenced by three of the vanilla farmers that were interviewed, but climate change was raised more frequently in a focus group discussion with employees of Virginia Dare Extract Company. Additionally, vanilla farmers raised the issue of not having enough rain throughout the year when it is needed, and too much when it is not. While the vanilla farmers referenced how flooding has directly decreased their vanilla crop production, the Virginia Dare employees explained how changing climate has broad impacts on how vanilla is produced. In the focus group discussion, one employee expressed:

Participant 1: [The weather has changed, which even if you are a newcomer you can see, but especially if you are native]. We see [that] climate change [makes the quality of vanilla worse]. People are struggling because the climate changes, vanilla is disorganized, and has not reached its maturity. [...] Because of the hardship, there is a relation between climate change and the productivity of vanilla.
The vanilla challenges: (1) disease or insect infestation of the plants; (2) vanilla theft; (3) price fluctuation; (4) getting taken advantage of by vanilla buyers; and (5) climate change, create financial instability for vanilla farmers in Ambodivoara. These issues will be important to keep in mind when thinking about how DLC-SAVA can better support farmers through the creation of a VSLA and facilitation of alternative livelihoods training.

In focus group and interview discussions with vanilla farmers in Ambodivoara, Virginia Dare Extract Company employees, and USAID employees, our team learned about: (1) interest in and knowledge about VSLAs from vanilla farmers; (2) the general structure of different Madagascar-based VSLAs; and (3) the successes and challenges that face established VSLAs in the SAVA region. These findings contextualize the landscape of VSLA creation and frame the possibilities for creating VSLAs in Ambodivoara.

Virginia Dare Extract Company

In a focus group discussion with eleven employees of the Virginia Dare Extract Company in SAVA, Madagascar, the participants discussed how VSLAs are established with the support of the company. First and foremost, the company helps with the establishment of cooperatives of vanilla farmers, which later house one or more VSLAs. According to Virginia Dare’s Coordinator for Rural Development, the company currently has one cooperative through which all of their associated vanilla farmers are organized. The company buys the vanilla from this cooperative, as well as supports it in earning and maintaining Fair Trade certification. Farmers learn new vanilla farming techniques in the cooperative because it provides a springboard for organized training. As one employee stated:
Participant 1: Our company is really expanding the cooperative via [strengthening] the knowledge of [farmers in vanilla], especially in growing and curing. The strengthening of the knowledge too, the strengthening of the [awareness] of the pollution of environment. That means [if] the environment is polluted, we need to plant trees. Our company is also strengthening the knowledge of the farmers about [increasing] the production of food and amelioration of food [insecurity]. And the food insecurity. Our company runs to the farmers, especially cooperative [members], to [teach them] to save and to use money so there is a goal for everyone.

If the cooperative is the umbrella organization for farmers to organize, sell their vanilla to Virginia Dare, and receive various trainings, the “incubations” of VSLAs within the cooperative center on the finances of the vanilla farmers. Having had the cooperative previously established helps when managing people in the VSLA incubation, because there is precedent for organizing on a collective level. The issue of regular participation was discussed with the Virginia Dare employees, who explained that company chooses the most active cooperative members to join VSLAs within the cooperative.

First Steps to Establishing a VSLA:

1. List potential members interested in joining
2. Get permission from local authority
3. Begin training for the VSLA incubation

The first steps to creating a new VSLA include: (1) writing a list of potential members, who agree to joining the VSLA; (2) getting permission from the local authority; and (3) begin training the incubation of the VSLA.
The process is detailed by several Virginia Dare employees:

*Participant 1:* When we are going to found an incubation [of a VSLA], we target [the members] of [the] cooperative or family of [members] of the cooperative. That is first, and after this we go to tell the village or [inform] to the local authority. When [informing the village] is finished, we put [together] a kind of list because with the incubation, [the farmers] are not forced to do it but [it is] voluntary. So, they sign [their] name. That list here, either it's [given to the members of the cooperative] or to the president of *fokontany*. And then we have [get] contact when the list [of potential VSLA members] is ready, we go back there again, asking them “are you ready to do the incubation?” And then we [train the incubation]. After this the incubation is officially founded.

[...]

*Participant 2:* I add a little bit about [informing the village]. We tell them what [an incubation] is and what are the benefits from incubation! That is what we tell them so that they can go to sign their name [on the list to join the incubation] and enable us to give them training.

The members of one VSLA are agreed upon by the group’s members, who often are from the same social class, live close to each other, and know the behavior of one another. Once this list is finalized by the potential members, Virginia Dare knows that the incubation is ready to be established. The general structure of the VSLAs is illustrated in the graphic below.
Structure of VSLA

Cooperative

VSLA

✓ MANAGEMENT COMMITTEE
  - 1 PRESIDENT
  - 1 SECRETARY
  - 1 TREASURER
  - 2 MONEY COUNTERS
  - 3 KEY-HOLDERS

✓ 25-30 MEMBERS

✓ MEETING EVERY WEEK
  ATTENDED BY ALL MEMBERS
When joining the VSLA, members are not forced to open a bank account because there is a physical box, with three keys, to save the money in. This is where the colloquially-known term “three keys” comes from, which is how many Malagasy identify a VSLA. There is a single notebook where the money inflow and outflow is documented. In the weekly meetings that every VSLA member needs to attend, the group votes on how money is used. A Virginia Dare employee gave the example of buying plates for eating, explaining that this must be voted on during general meetings.

An interesting takeaway from this discussion is that one participant recommended that VSLAs form the cooperative, instead of visa versa. In his words:

**Participant 1:** [...] I want to [state that] I’d push the [VSLAs] to create [a] cooperative [rather] than a cooperative [to create VSLAs]. I [state that] because there are 40 [VSLAs that] are taught to farm vanilla. They are now asking for [a] cooperative. To seek collaboration. [The VSLA] is changing the mindset. The mindset should change before creating a cooperative. So according to that explanation, [I’d] rather start with the small [VSLA] and then find more money at the cooperative.

It is important to consider whether a cooperative should come before a VSLA. While in the above statement, it is noted that VSLAs encourage farmers to form a cooperative, it could also be that cooperatives encourage farmers to form VSLAs, too. It is also possible that members of the VSLAs know of other Virginia Dare-associated farmers that have joined its cooperative and are interested in doing the same. Virginia Dare’s current style appears to be working: forming a larger cooperative and later developing VSLAs based on which members are most involved. The creation of VSLAs from a broader cooperative is also the method USAID uses, as detailed in the landscape analysis section. Virginia Dare employees noted that there are no current problems with VSLAs, telling us that the creation of the cooperative followed by VSLAs, is functioning. Virginia Dare employees noted that there are no current problems with VSLAs, telling us that the creation of the cooperative before VSLAs is a functioning model.

**USAID**

In an interview with two USAID employees in Sambava, Madagascar, our team discussed USAID’s experience with creating VSLAs in the region, which mostly come from a health-savings perspective. In 2021 their team identified the two SAVA districts, Antalaha and Vohemar, as locations for introducing VSLAs. In Vohemar, they decided on having a general VSLA structure while in Antalaha, there are VSLAs with a stronger focus on health savings.
There are only women in the VSLAs, as the USAID employees noted that women are more interested than men to join, and sometimes they are a part of other vanilla or producer cooperatives. USAID does not found cooperatives, though, like Virginia Dare. USAID supports a local village agent in facilitating the creation of the VSLA, because it is important to have someone organizing the members initially.

As detailed in the graphic below, there are three primary savings accounts within USAID’s VSLAs: social savings, business savings, and health savings.

The social savings account is for personal spending, such as if your home gets damaged or if you have a new baby, and the health savings account is for when a member or their family is sick. The business account is the one through which members take out loans for their livelihoods, as described by one USAID employee:
Participant 1: [...] Saving for borrowing or business saving, that’s the money for using. They contribute to use and multiply the money. [When paying back the money you borrowed, there is a 10% interest]. With that business account, [members] can multiply [that] money via [their livelihoods activity]. [...] And that will [get] an interest, 10% when they return it. That interest will return to [the borrower] at end of the year. That means more you borrow money, [the] more money you get. So, people are encouraged to have money.

In Antalaha, USAID integrated a third savings account, the health account, after finding that many people wait for healthcare because of insufficient savings. The community has transformed the health savings account into a “health mutual” through which everyone in the commune can benefit from its savings. The money saved in this account goes towards supporting the local health clinic, too.

The amount of money in deposited into each account every week is decided upon by the members of the VLSA. Some do 500 Ariary in each account, while others might do 1000 Ariary. There is also a maximum that members are able to save in the business account, likely because there might not be enough saved by all members to take out a loan. Members are allowed to borrow three times the amount they have saved; for example, if a member has saved 20,000 Ariary, they can borrow a maximum of 60,000 Ariary. One USAID employee noted that there is a maximum of five times the minimum amount of weekly saving – if the weekly required saving is 1,000 Ariary, the most a member can saved is 5,000 Ariary.

The three major challenges noted in establishing VSLAs are gossip about USAID’s intentions, lack of material support, and the remote location of communities. In Vohemar, there was gossip that USAID was asking for money from community members to create the VLSA, making it more difficult to found them. In order to properly establish the VLSA, members must be given materials like the box for storing money, pens, notebooks, and calculators to begin the saving process. To alleviate this issue, USAID provides support for these items. The last major challenge to establishing USAID’s VLSAs has been the distance of community members’ homes, as some live very far from the center of the commune.

Once the VSLA is established, there are other challenges that arise, including (1) members quitting after borrowing money from the VSLA; (2) members borrowing more than is agreed upon; and (2) the savings box is broken into or stolen. Although members are told to borrow three times what they have saved, this has proven difficult to control and USAID has repeated their training to VLSA members regarding this. If there is an emergency, such as a surgery, it is possible for
members to take money from the social account to fund that expense. These rules are decided on by the VSLA members. Finally, it is important that the location of the box is kept a secret from others in the community. To avoid theft, the location of the box should be moved every week, too. When it comes time to withdraw money from the savings box, all three members with keys to the box should be present.

The USAID employees explained that financial training is a key component of the success of the VSLAs:

*Participant 1*: [Members of the] VSLA must have a training. They are trained about using a registration, how to manage the [inflow and outflow of money]. There are many tools, kits, [notebooks], that’s the training. If [someone borrows] money, [the training] should be done. There are modules one to seven, for the training, including the sharing [of money]. [If you are dividing the benefits of the savings], this is what should be done.

This training is fundamental to VSLA creation, as many women have not had experienced in a micro-savings group. It is essential that all VSLA members are given a baseline of knowledge about the standards of the VSLA and how to manage their own finances. The VSLA members do not, however, receive livelihoods training in either vanilla or agricultural production. The VSLAs have encouraged financial stability for their members, which the USAID employees noted as their biggest achievement:

*James*: What is the biggest success of the VSLA.
*Participant 1*: For women? The success they get.
*Participant 2*: That’s what we have said, some built house, have…
*James*: Yeah.
*Participant 1*: The biggest success [is] that they become financially literate, they know how to save money because they have [been] taught how to manage and [save] money, income, to calculate, and [their money is not] easily spent for nothing.

These are the same skills that women vanilla farmers in Ambodivoara have expressed their interest in learning, as will be discussed in the following section. Financial training is a cornerstone to facilitating a VSLA and an important component to empowering women to save for their social, health-related, and business spending.
Women vanilla farmers in Ambodivoara were asked specific questions surrounding the context of association-creation in their village: are there any associations you are currently a part of? Have you heard of VSLAs or “three keys” organizations? Do you have any interest in joining a VSLA in the future? These discussions offer context around if farmers in Ambodivoara have experience or interest in organizing on a collective level, which is important to know if DLC-SAVA intends to establish VSLAs in the village. I will first outline research findings about broader associations and cooperatives, to be followed by findings regarding VSLAs.

Nearly all of the interview and focus group participants know of, have been members of, or are currently members of an association [5]. Gelose, COBA, and VOI are different names for the same association that is centered on managing the forests resources. This is an important association to Ambodivoara and was often referenced in discussions. Other livelihoods-focused associations were brought up too. In a focus group discussion with Olina, one participant noted the range of associations that exist, including Dimitra, a producer association:

Olina: [...] We would like to know the [associations] which already exist here or which you would like to be [a part of]?
Participant 1: Ouf! There are too many associations. But the best one is Gelose and there also [are] different associations like, Association of Vanilla Planters, Dimitra. Those are the most serious associations. [...] Yeah, the Dimitra association is an association which focuses on education, like you do. [They] train how to plant vegetables, helpful agriculture, livestock, for example to breed chicken.

In an interview led by team member Quinti, another farmer discussed Dimitra:

Participant 1: What made me interested to join that, I found that seemed their stuff was good. They [gave training] about vanilla farming, bee-keeping, poultry farming, and also what was it... [We did many training]. We really did. What I did was bee-keeping and chicken. The rova (shelter for chickens) is still here [...] bee [keeping] is there (pointing out the window) but I found that [not successful].
Dimitra saw success in its high membership and training, including in farming livestock and aquaculture, but the association was not successful and eventually disappeared. One reason for its end was that there was no real leader. It was noted in a focus group that there was an appointed leader, but she was not often in Ambodivoara.

One of our team’s focus group discussions was carried out with the United Women Association, a livelihoods association founded in 2018 and based in Antanambe, a neighboring village. They have no stated goal besides being able to make money for its members through different income sources. There are currently 17 members in the group and they are strict about recruiting new members “because some people are lazy to work.” While the group is not a VSLA by definition, they save money and loan it to members in a similar manner. As stated by one of its members:

**Participant 1:** Like we said, when we get money, we save it. If one of the [members] is sick, we help her [to get care or] go to the doctor. And if there is unfortunately [someone] dead and suffering, we give her money because [it is really expensive when someone dies]. We help her with sickness or death. Yeah, hospitalized – we help her. If she [works], we help her. We help if she […] wants to build a house.

**Candidier:** What about the money, does she have to pay [it] back? For example, if one is sick, [do] you give her [a lot]?

**Participant 2:** It depends on the medical fee. When it’s very serious, we give her much, like 50,000 Ariary. If [it’s serious], sometimes [one] is hospitalized. [But] if it’s less serious, her bill is around 70,000 Ariary or 60,000 Ariary we still give her 30,000 Ariary. We do it like that when [there are lower fees], we do it like that, if [there are] higher [fees] we give more.

**Participant 3:** [Our] association is brought by the heart not by the government.

The main issue the women have found with their association is that they do not have a stable source of income. They mentioned their interest in learning how to sew and that they would all be interested in training that teaches them how to be seamstresses. In Antanambe there is a large worker association (nearly 200 people) of both men and women through which the women in this group have received training. They note that through this association they will help plant a tree nursery, which will include clove trees that are distributed to each member, and have received training in other livelihoods activities:
Participant 1: [...] That cooperative is good [if you] do not yet know how to farm vanilla and chickens, bee-keeping, that [is] what we learned from the cooperative. Since I joined that, I know those [things]. That’s the first that I see the advantage of it. For example, for me personally. There has not been a [training] about those [things] except [at the Mahasoa cooperative].

These motivated women are interested in ways they can be better leaders in their community and have a diversity of livelihoods activities that can support their families during hard times. It is a strong example of how collective organizing similar to a VSLA has happened naturally in the area of Ambodivoara. They have learned similar lessons to those of Virginia Dare and USAID: that a smaller number of reliable members is better, that training can lead to alternative livelihoods pathways, and that collaborating with other community associations is positive.

Vanilla farmers described more disappointing experiences with joining vanilla associations that were led by men from Antalaha and Andapa, respectively. Initially, they were drawn to working with them because the men promised to purchase their vanilla at higher than the market price. They were also given money as a loan for before the vanilla market opened. A focus group participant explains her experiences:

Participant 1: It’s like this. There was an association that we joined. [He gave the same help as this]. Ya. “[Until the vanilla market opens], let me take care of you, [I will buy all of your vanilla], [for] all of [your members]. We sign our name there. He gave us raincoats, big knives, lamps. He said you will not give money for [these things], I just give you [them]. Securing vanilla is very hard, he said. […] It was in 2017, if I am not wrong. He added if you are in need, you can borrow money. You will return the same money you take [without interest]. All your vanilla must be sold to me. Ya. When the time came, it did not happen. He set a date that “I will come” he said. All people waited, [the vanilla became split and too mature], [all the members waited], he never appeared. […] At the last he told us, go out, [harvest] your vanilla, find the vazaha (vanilla buyer/boss), sell them to people who can buy your vanilla. We all go out, we sell our vanilla. When it’s sold, we return his money that we borrowed. That’s it. Many times we are disappointed.
In another example of this, a man from Andapa wanted to buy their vanilla. Again, vanilla farmers agreed to sell their vanilla to him and waited for him to purchase it. After four days of waiting, the vanilla became more mature and got lighter in weight, meaning it would sell for less. The man from Andapa never appeared, so the farmers sold their vanilla to their typical vanilla buyers.

Unsurprisingly, the vanilla farmers who our team interviewed are skeptical of outside groups who claim to want to found an association or purchase their vanilla. However, the farmers are critical while maintaining optimism about a potential association:

*Participant 1*: So for me, I am interested in association. People like [associations] very much in the past, but [they are] never satisfying. So if there is someone ready to [be honest] and follow what you have said, we are interested. The bad [come] with a good tongue (manipulative, liars). And then they are like tain-dambo (poop of pigs, as the poop is very hot right after it falls, but quickly cools). Similarly, the association founder arrives with many exciting promises, but quickly lose [momentum and fall short of their promises]. [The association] stops there.

In addition to skepticism about outside organizers, there was a repeated call for mobilizing their local leadership, as there are examples of associations starting but quickly dissolving due to lack of guidance. Trustworthiness, momentum, and keeping promises came up as key factors that farmers will look for in a potential new association.

All of the research participants stated they are either interested in joining a potential VSLA or would want to see how it does in its first months and then join, which is no surprise given Ambodivoara’s history of working with outside organizers. One farmer told us that “the tie depends upon the collar,” which is a Malagasy proverb explaining that “this depends on that.” If many people enter the VSLA and she understands that the VSLA is functioning well, then she will join it. The graphic below are a collection of other responses to the question: why are you interested in joining a VSLA?
“I AM INTERESTED SINCE I SPEND MY MONEY FREQUENTLY – I MEAN THAT. IF I GET MONEY, I SPEND IT ON NOTHING IMPORTANT.”

“IF WE GET MONEY, IT’S ALREADY SPENT. [...] WE WOULD LIKE TO HAVE A BANK TO SAVE IT. SOMETIMES YOU ARE SICK IN MARCH, WE SEEK THAT MONEY. [IF THE MONEY] IS SAVED WITH YOU, WE KNOW TO GO TO TAKE IT [FROM THE VSLA], BECAUSE IT BELONGS TO US [...]”

“THE UNITY IS STRENGTH [...] [IF] THEY DO IT, I AM INTERESTED IN [IT], AND IT’S AMAZING.”

“YES. I LIKE TOGETHERNESS.”

“WE WANT TO GET OUT OF POVERTY. WE ARE TIRED OF IT.”

“AY, SIMILAR TO THAT BECAUSE THERE IS A TIME [WE STRUGGLE FOR FOOD]. [USUALLY KIDS SUFFER MORE FROM FOOD INSECURITY BUT NOW EVERYONE DOES]. CAN’T WORK TO FIND FOOD.”

“I CAN [BORROW] FROM THAT MONEY [AT] A SPECIFIC TIME, LIKE YOU SAID, I GO TO RETURN THE MONEY THERE. [THE MEMBERS OF A VSLA DO NOT STRUGGLE]. [...] IT’S LIKE THAT. I AM INTERESTED IN IT BECAUSE THEY ARE LOVING EACH OTHER."
One focus group participant noted her interest in joining a VSLA in Ambodivoara because she has seen her children enjoy the success of VSLA in the commune Ambalamanasy. There are between 15 and 20 people who save money in a coffer, so that in March and April during *silogno*, members do not need to sign vanilla contracts, or *filorem-bary* (”rice loan”). For every one daba (rice bag) of rice that you receive as a loan, you need to pack back two daba. With a vanilla loan, the farmer receiving the loan might get 10,000 Ariary/kilo of vanilla for fast cash, which would later be sold by the vanilla buyer at a much higher rate. This loan is paid back in vanilla, so that if a loan of 100,000 Ariary was taken out at the price of 10,000 Ariary/kilo, the farmer would have to pay back for 10 kilos of vanilla at the end of the market. The participant has seen how the VSLA has allowed members to avoid these loan contracts, but a VSLA has still not be created in Ambodivoara. Members are able to borrow money during the *silogno* and at the start of school for their children, which is also a major expense for families.

Echoing the desires of farmers towards associations, women expressed the need for farmers in Ambodivoara to be brought together and encouraged to form a VSLA. Many noted their belief that people in Ambodivoara are lazy, which is interesting because so many have demonstrated interest in organizing collectively. As one participant put it:

**Participant 1:** We are together. We do not turn somewhere else, the reason you left your place [of origin], choose here and you ask about us. We are asleep, and bring us and mobilize [us], develop us from sleep that we own. We want to wake up, we are still covered by blankets.
Across the key informant interview and focus group discussions, a variety of livelihoods training was of interest to the women vanilla farmers in Ambodivoara. For the sake of this report and my primary policy questions, I will focus on alternative livelihoods training, with some discussion of what vanilla livelihoods training might be delivered. I produced the word cloud below in my analysis of the words associated with livelihoods in the transcripts, clearly illustrating that vanilla is of primary interest to farmers:

Figure 6. Livelihoods Wordcloud

The importance of alternative livelihoods training for women vanilla farmers lies in the fact that the income earned from vanilla is not reliable. In interview and focus group discussions with farmers in Ambodivoara, a range of potential training came up in conversation. Other avenues for livelihoods should be explored through training delivered by DLC-SAVA Conservation, especially in areas that intersect
with conservation and increasing resilience to climate change. The most popular potential trainings that were raised by research participants were in helpful agriculture, rice, and poultry rearing, while potential trainings that were raised in one or two discussions were aquaculture, bee-keeping, soap-making, and sewing.

Training in agroecology, or as translated from Malagasy “helpful agriculture”, was raised in 90.9% (n=10) focus group discussions and 36.3% (n=4) of key informant interviews. Agroecology is officially known as the promotion of ecological and social concepts in farming techniques. It parallels the goals of and methods of helpful agriculture, which is the traditional growing of vegetables and beans. As described by one research participant:

**Participant 1:** We are interested in helpful agriculture, thanks to its name. For example, I plant beans, I clear [the land] in the summer time, [and] after two months and two weeks [the beans are] already mature, and if it is mature, we beat it [with a stick in front of the house] and we bring it to Ambodiangezoka [to sell]. When you get back from there it is already money. So we plant vegetables, we have customers all the time. When they do not have broth they buy it. For example, I plant tomatoes, when they are mature, I get a lot of money because there are many customers to buy them, like 1000 Ariary [worth], and when [the customer] leaves, there is another [one], it is like that all the time, so it can help us [with some of our] needs, like oil, salt. But it cannot resolve other problems, but it stays for its name, that is “helpful agriculture”. It helps, but it is not [a] source of money to build a house.

As elaborated on above, farmers in Ambodivoara are interested in planting vegetables because it produces quick cash, although not enough for saving. The namesake of helpful agriculture comes from its ability to be grown and sold easily. The promise of helpful agriculture is not only in the shared interest in training by women farmers, but also in the market that exists for helpful agriculture. It is not enough to simply train women in a particular livelihood, there must also be a demonstrated consumer base. In the case of helpful agriculture, we have both: the interested training participants and the consumers who will purchase their vegetables.

Not only is helpful agriculture quick to sell, it is also quick to mature. As described in a focus group discussion, helpful agriculture matures more quickly than vanilla:
Participant 1: Growing vanilla takes more years to yield into money but helpful agriculture takes three months. Less than a year. It is just like its namesake.
Participant 2: Every year we earn money because it matures very early. Hahaha! It solves our problems in advance, hahaha!

Research participants raised the key point that helpful agriculture is easily to grow, which is in direct contrast to the difficulties of growing vanilla. Another focus group discussion facilitated by Quinti raised the comparison to vanilla:

Quinti: Are [you] interested in [helpful agriculture training]?
Participant 1, Participant 2: Interested in [it], if [we are] waiting for vanilla [to grow the whole year], it can’t help [us]. Not as [like] helpful agriculture [can].
Participant 3: Helpful agriculture [is ready] in one month only.
Quinti: Umm, okay, so [what is the] opinion of others?
Participant 4: [Mine] is already [already known], hahaha.
Participant 1: Hahaha.
Participant 2: [If it is vanilla we are planting, we are already earning nothing].

While the possibility of high vanilla prices in the future is what motivates vanilla farmers, it is acknowledged that helpful agriculture is a more reliable source of income, albeit smaller. Helpful agriculture is also a means of increasing resilience to climate change shocks, as the vegetables that are grown would be more suited to the local landscape. Training in helpful agriculture would be useful to farmers as an alternative livelihoods source because, coupled with training in financial management, the earnings from this livelihood could be saved for emergencies.
Since rice is already intimately tied to the culture and diet of Malagasy communities, it was no surprise that women vanilla farmers noted their interest in rice-growing training. Interest in rice training was raised in 45.4% (n=5) of focus group discussions and 27.2% (n=3) of key informant interviews with farmers. Interested in learning new techniques in growing rice or techniques that have not been taught traditionally. Rice is a unique commodity as an income-earning activity because it is consumed by everyone in Ambodivoara at very high rates, including the farmers who were interviewed. It is culturally significant for families in Madagascar to always have access to rice, meaning that there will be a reliable local market for this product. A difficulty in prioritizing rice training for farmers might be that, as a regular monocrop, it is not the healthiest for the soil. It is also not a nutrient-dense food source for the families who grow it.

Poultry raising, or the breeding of geese, ducks, and/or chickens, was raised in 100% of focus groups (n=11) and key informant interviews (n=11) with women vanilla farmers in Ambodivoara. The main reasons that interested in learning how to raise poultry are that: (1) they would not need to spend money on buying them; (2) they would always have something to bring to a social event; and (3) if they are hungry they can eat it. Another positive element to raising poultry is that they are a valuable protein and nutrient source for families; this was noted by one interviewee who spoke with Candidier:

_Candidier:_ Why, what [is] the first reason [...] that makes you interested in [rearing poultry]?

_Participant 1:_ For example, to me, in my childhood I did not get used to eat meat, my body [could] not stand it. But I like _mady_ (food that gives proteins and other nutrients). So, I do not have a chance to eat meat from the market. I want to save [my] money [in] my pocket. I rear goose, chicken, whenever I want to [have] them. I do not have to take out [lots of] money.

This interview raised two key points: that poultry is a source of nutrients and that rearing them is a way to save money. Although interested in breeding poultry, many have noted that they do not know the proper techniques. It was also often noted that major challenges to poultry rearing is that they will be stolen or killed from disease. In one interview, a women noted that poultry is lucrative but difficult because of diseases that threaten them:

_Participant 1:_ Any training you would like to [provide]. A training to make chickens strong, to fight against chicken diseases, I repeat again, poultry training, because it was really productive for me [in the past].
In one focus group discussion facilitated by Quinti, women raised the issue that the land is becoming more unproductive, which is making women rely on other livelihood sources, like breeding poultry:

**Quinti:** Would you be interested in poultry farming for additional income?  
**Participant 1:** Yes. Poultry production earns a lot of money.  
**Quinti:** And why are you interested in that?  
**Participant 1:** Because land gets more and more unproductive, so we farm poultry instead so that we earn more money.  
**Participant 2:** Because it yields money.  
**Participant 3:** Growing crops is unproductive so we lean more on other more successful opportunities. So poultry farming is less difficult to implement.

The farmers have noticed that their land is becoming tired or overused, so they are turning to other livelihoods sources to support themselves. Poultry rearing training is in high demand by women farmers and have a local market that could support this alternative livelihood.

Interest in training in fish farming or aquaculture was raised in 27.2% (n=3) focus group discussions and 9% (n=1) of key informant interviews with women vanilla farmers. Many other women did note, however, that they purchase salted fish at the market. This suggests that there is a market for selling fish, even though training in aquaculture might not be of widespread interest currently.

Bee-keeping is another potential training that was raised in few interview and focus group discussions. It was primarily raised in reference to training delivered by the Mahsoa and Dimitra associations, as discussed in earlier sections. One focus group participant noted that her children participated in a training about bee-keeping, but they have not yet implemented it as a livelihood. She also briefly described how acacia trees are killing bees, which is something that should be investigated further.

One research participant described being trained in soap-making for 25,000 Ariary by someone from Antalaha, but she first learned about the training in Ambodihalovolabe. She noticed how women in the training, including herself, were less keen to share their new knowledge with other women because they paid for the training. With other women, she delivered the training in Ambodivoara for 10,000 and 5,000 Ariary, although she noted that she didn’t earn much. She was happy to train others in soap-making, and enjoyed doing it, but when only when
she was being paid to do it. There should be further exploration of what the market for soap is like in Ambodivoara, as well as the interest across women farmers in learning this new skill.

Sewing is another potential alternative livelihood that was raised in one interview with a farmer in Ambodivoara and in the focus group of women cooperative members from Antanambe. The association from Antanambe was enthusiastic about learning how to sew and explained that it is a lucrative livelihood:

*Candidier*: Are there many [members] who are interested in sewing?
*Participant 1*: Oooh, many, all of us!
*Participant 2*: All of us!
*Candidier*: All of you?
*Participant 3*: Because if it can bring money, what we do, we do it [with our heart] because we all are ready […]
*Candidier*: Yeah, what made you interested to learn about sewing because it’s clear these days, people are risking buying clothes made abroad, made and sold by hora (plateau origin population, mostly from Tananarive region), but what made you interested in learning sewing?
*Participant 2*: It sells. Bed cloth, pillow, better that, if from [abroad it] is expensive. People have been controlling [their spending] because [incomes have] decreased largely. [People] go and find that [it] is expensive. [Things] from abroad [are] good but expensive.
*Candidier*: You believe that if there is someone who is good at sewing, people would rather buy [from that person] than from [abroad]?
*Participant 3, Participant 4*: Mmm, it’s like that.

Sewing has potential to be another source of income for women, especially as the cost of household linens and clothing from abroad are going up.

Out of the alternative livelihoods trainings that were discussed with women vanilla farmers, helpful agriculture, rice, and poultry rearing were the three most popular potential trainings. For each of these livelihoods options, many women in Ambodivoara have already carried out these livelihoods or have a basic knowledge of what it entails. Training in less discussed alternative livelihoods options, including aquaculture, bee-keeping, soap-making, and sewing, could be explored as well. More information should be gathered about the target market for each livelihood option.
Vanilla Livelihoods Training

When asked about the potential delivery of training in livelihoods, there was expressed interest in vanilla-specific training, especially in growing, selling, and curing vanilla. In every key informant interview and focus group discussion, women noted their interest in vanilla livelihoods training. Some women raised that the only types of training they are interested in are vanilla training, which could present a challenge to delivering other types of training.

In the realm of vanilla, training related to growing vanilla was of interest to nearly all research participants, which echoes the primary challenges of being a vanilla farmer. Farmers are interested in training about fighting against disease and bugs, making the vanilla plant live for longer, and producing more beans per vanilla plant. As discussed in one focus group led by Candidier:

*Candidier:* Which type of vanilla training are you interested in? Is it growing it, curing it, or selling it, or others?

*Participant 1:* We would like […] all of them but growing it is the first, then selling it.

*Participant 2:* [We only grow vanilla and the way that we grow it is the traditional way that we know how to do it].

*Participant 3:* [I am interested in training about how to make vanilla plants produce beans]. We have vanilla that is growing with no beans it dies. How to address this, we only know how to grow it, [but] is there anything that can solve this?

When discussing the potential for training in vanilla livelihoods, women vanilla farmers were not shy to state their interest in learning new techniques for growing the vanilla.

After training in how to grow vanilla, the next vanilla livelihoods training that was of interest was in learning how to sell vanilla. This parallels the challenges that were raised in selling vanilla to middlemen. Farmers are worried about being cheated by middleman because they do not know how to properly read the vanilla scales. For selling vanilla, the specifically interested in learning how to use the scales to weigh the vanilla in order to protect themselves from being taken advantage of by middlemen. Quinti asked the opinion of three focus group participants:
Quinti: According to [what you’ve said], you are interested in training of planting vanilla, for resolving the problem of bekrotsana […]. After that, about selling [it], you are also interested in training about that, mainly about scales. Is it right or not right that we have talked about it?

Participant 1, Participant 2, Participant 3: Right.

Growing vanilla presents the most challenge to vanilla farmers, so it would follow that their primary interest lies in these types of training. After this, the farmers would like training in how to protect themselves during the selling process.

Very few vanilla farmers expressed their interest in training about how to cure vanilla. This is understandable since the most pressing issues for vanilla farmers relate to growing it and the farmers mostly sell their vanilla when its green. It is not a priority right now for most farmers, which is reflected in the lesser interest in training in how to cure vanilla. Although the vast majority of research participants did not express an interest in curing vanilla, there were few that were enthusiastic about it. In one focus group, Olina spoke with participants about curing vanilla:

Olina: You [said] you are interested in training about vanilla farming, curing and selling vanilla? Would you like to get that training?

Participant 1: Ehee! We like that.

Participant 2: A training about curing it.

Olina: Yeah.

Participant 2: We like [that].

Olina: Can you explain the reason [you are] interested in vanilla [training]?

Participant 2: [To] improve the curing [of] it.

Participant 3: To produce its oil.

Participant 1: People who buy it choose [cured vanilla]. And we do not know [how] to cure it. We are now [asking] you [how] to cure vanilla. No one knows.

Training in curing vanilla was the least prioritized by women vanilla farmers. When asked about training they would like to receive, their preferences aligned with the biggest challenges that they currently face as farmers: first growing vanilla, followed by selling it, and finally curing the vanilla.
The Ambodivoara Women’s Worker Cooperative will be the umbrella organization of future VSLAs, since cooperatives might have hundreds of members while VLSAs have an optimal membership of about 15-30 members. As in the case of Virginia Dare Extract Company’s VSLAs, it is possible to have multiple VSLAs within one broader cooperative. It was also raised in the interview with USAID employees that VSLA members can hold membership to a range of cooperatives, but these cooperatives are not affiliated with USAID. Given that DLC-SAVA would like to deliver livelihoods training to farmers, similar to USAID Project Mikajy and Virginia Dare, organizing a centralized, cohesive group through which training can be carried out will be beneficial.

To begin, DLC-SAVA should establish a workers cooperative to organize farmers in Ambodivoara, with the goal of later establishing a pilot VSLA within the cooperative. Ambodivoara leadership (one of whom can become a “village agent” for DLC-SAVA) can identify the first members of the cooperative, perhaps those who have previously joined cooperative organizations or have shown demonstrated interest in collectively organizing. A manageable membership size for the worker cooperative would be ideal to start, with perhaps 50 members. From these 50 members, elections will need to be held to decide the leadership of the cooperative, how often the cooperative should meet, and the goals of the cooperative. Through further conversations with Virginia Dare specific to the organization of its cooperative, DLC-SAVA can model these first steps towards cooperative establishment based on their learnings. While this report does not focus on cooperatives, and more research is needed into how best to design and establish cooperatives, they are a useful mechanism for facilitating the creation of VLSAs.

As elaborated on in interviews and focus groups, many women vanilla farmers have either participated in a cooperative or have great interest in joining a successful cooperative. The cooperative will benefit from this experience and
enthusiasm and will offer a useful foundation to form VLSAs from. Given that a major challenge to collective organization in Ambodivoara is the difficulty in facilitating and sustaining membership, a cooperative will be the place to foster this collaboration. The worker cooperative need not focus exclusively on vanilla livelihoods, since alternative livelihoods training will be conducted through the cooperative. The members of the cooperative will decide on their primary goals, which might be to secure their vanilla sales while learning additional alternative livelihoods skills. For the sake of DLC-SAVA’s work, a main focus of their support will be on the provision of alternative livelihoods training as discussed in the research findings section.

Facilitate alternative livelihoods training for worker cooperative members.

The Ambodivoara Women’s Worker Cooperative will be the mechanism through which alternative livelihoods training will be delivered by DLC-SAVA. While DLC-SAVA has previously delivered training in Ambodivoara through COBA to create compost, this cooperative will be focused on women vanilla farmers and livelihoods training. The presence of this cooperative prior to the livelihoods training will centralize the training, ensure that motivated farmers are participating, and solidify group unity.

Based on conversations with farmers in Ambodivoara, women are most interested in training in helpful agriculture, or agroecology, and poultry breeding. Due to the challenges that vanilla farmers face in stabilizing their incomes, alternative livelihoods can be another means of supporting their families during difficult times. This training should still be voted on by the cooperative members to decide which alternative livelihoods training to prioritize. For any of the training that the cooperative votes to facilitate, DLC-SAVA should make sure that there is a strong animator who is leading the training, as well as multiple follow-up training sessions after they start. One potential format for the training might be a train-the-trainer style, where one facilitator trains a small group of women in the cooperative, who deliver the training to other members. This style of training is in the spirit of skill-sharing and organizing collectively and could also serve as a means for the cooperative to gel together.
In regards to poultry breeding training, the primary complaints about raising chicken and ducks is that either they get stolen or the animals get sick and die. The training should focus on the basics of how to breed and raise chickens, but also address how the farmers might address poultry theft and vaccinating their poultry against disease. It appears that many farmers have already raised poultry, but have faced particular challenges in having it lead to a stable livelihood. Given the specificity of their challenges with poultry farming, the training should center the solutions to these problems.

Other alternative livelihoods training should be in the area of helpful agriculture, given the demonstrated interest among farmers in Ambodivoara. In interviews and focus group discussions, farmers have already described their previous experience in growing beans and vegetables to support their income and nutrition. There is recognition that helpful agriculture, as its namesake suggests, aids families because this food grows quickly and easily. However, when the land is tired or too small an area, growing helpful agriculture becomes a challenge. Another obstacle that was raised in discussions, and mentioned in the above research findings, is that farmers do not have the time to tend to both vanilla plants and their helpful agriculture. These two problem areas for helpful agriculture should be addressed in the training: (1) best practices for growing helpful agriculture when the land is tired or too little; and (2) how a farmer can manage their time between their vanilla livelihoods and growing helpful agriculture.

Aquaculture, bee-keeping, soap-making, and sewing training are other opportunities for women vanilla farmers to learn an alternative livelihood. While few research participants raised aquaculture as a training of interest, it might be a lucrative livelihood source worth exploring. Knowing that there is a local market for fish is key, because without a market for an alternative source of income, its training is futile. Prior to carrying out training in aquaculture, DLC-SAVA Conservation should conduct further interviews with fish sellers gather more information about how it fares as a livelihood. Similar market research should be done specifically geared toward soap, honey and other value added products from bee-keeping, to ensure that there is a local market that will purchase these products.

Bee-keeping and soap-making were two alternative livelihoods raised by very few research participants, but might be potential sources of income given a local consumer base. Sewing has the potential of being a stable source of income, since there will always be a local market for seamstresses to repair clothing and other household goods. It will be important for cooperative members to vote on the
alternative livelihoods training they would like to receive, which should be kept in mind since few research participants raised these alternative livelihoods opportunities as of interest to them.

One challenge to the delivery of alternative livelihoods training is the widespread expressed interest in vanilla training. As reported in the research findings, some women were exclusively interested in training in vanilla livelihoods. A potential obstacle to delivering training in other livelihoods area is the perception that vanilla should be the sole focus of training.

3 Facilitate vanilla livelihoods training for worker cooperative members.

Training that centers on addressing the main challenges to growing and selling vanilla will also be beneficial to women vanilla farmers in Ambodivoara. Although this report focuses on alternative livelihoods, it’s important to note that women are interested in training to address the range of problems that arise in growing and selling vanilla. This training will also be delivered through the Ambodivoara Women’s Worker Cooperative because the training will be able to reach a larger group of organization women than are in a VLSA. The training in vanilla livelihoods will complement those about alternative livelihoods, since women will have skills to adopt new livelihoods while strengthening their ability to grow and sell vanilla.

In interview and focus group discussions, women were most interested in how to grow vanilla that is healthy and gives more vanilla beans. Training in vanilla can begin with techniques in planting and growing, since there are a number of challenges in this area: unproductive land, too little land, disease and bugs, and long waiting times until the vanilla plant grows beans. New techniques that help address these problems are in high demand in Ambodivoara. In deciding which vanilla training to deliver first, DLC-SAVA should consider designing training that address growing vanilla.

The second type of vanilla training that women vanilla farmers are most interested in is in how to sell the vanilla, specifically, how to use the vanilla scales. Vanilla farmers are concerned about being tricked by vanilla buyers, because they are not comfortable reading the vanilla scales the same way the buyers are. Women are
worried about being taken advantage of and lied to about the weight of their vanilla. With training in how to properly use and read a vanilla scale, women vanilla farmers will feel more confident in their sales and will better avoid being scammed by vanilla buyers.

Curing vanilla is another type of training that was noted in the interviews and focus groups, although less than growing or selling vanilla. While learning new techniques for growing and selling vanilla is a more immediate need to be addressed, curing vanilla will be a useful skill for women to learn because they will be able to store the vanilla for longer periods of time. If the women are able to save their vanilla for longer, they can sell the vanilla during periods of difficulty and have quick money. Since most women do not sell cured vanilla or know how to cure at all, they are currently missing out on this opportunity to have vanilla to sell in the future. Learning proper curing techniques is a means for farmers to stabilize their incomes and have a degree of resilience against price fluctuations, versus selling all of their green vanilla at a single time.

4 Design a pilot VSLA within from motivated cooperative members.

After the broader worker cooperative is established, a pilot VSLA should form from its members. As detailed by employees of Virginia Dare, the first steps to creating a new VSLA include: (1) writing a list of potential members, who agree to joining the VSLA; (2) getting permission from the local authority; and (3) begin training the incubation of the VSLA. DLC-SAVA can adapt this successful model for creating VSLAs in Ambodivoara.

To begin, a list of 15-30 motivated cooperative members interested in joining a VSLA is written by a “village agent”, or someone in a leadership position in Ambodivoara who has been involved in the design and implementation of the worker cooperative. The potential members should agree upon joining the VSLA with one another, aligning with the first key to a successful VSLA: self-selection. Once the list is finalized, it is given to Ambodivoara village leadership for review. The pilot VSLA will be officially established after village leadership grant their permission to do so.
The second element of a successful VSLA is democratic governance, which can be achieved through democratically-elected leadership. The management committee, including one president, one secretary, one treasurer, two money counters, and three key-holders, should be voted into leadership by the members of the VSLA. To follow, there should be training for each of these committee members to learn how to fulfill their roles. This spirit of democratic and horizontal organization will carry through to all decisions the VSLA makes, which is the third key to a VSLA. At the weekly meetings that each member is required to attend, the group will take votes on what the VSLA will move forward with.

In the short-term, it is essential that DLC-SAVA ensures that weekly meetings are attended and properly facilitated. In the first few months it is important that women get accustomed to attending the meetings, which can occur through facilitation by the village agent. Once women get comfortable with running the meetings by themselves and are used to the schedule of attending weekly meetings, DLC-SAVA can be less involved in them. Another form of important short-term support is the provision of materials that the VSLA can use, including a coffer with three keys to store the money, pens, and notebooks to write down the movement of money. It is essential that the VSLA is supported in its first months of creation, especially as women have noted that mobilizing the Ambodivoara community can be a challenge.

The benefit of creating a pilot VSLA is that it will be possible to make changes to the group if needed, as well as see how the pilot fares in the context of Ambodivoara. There could be challenges in the design and implementation phases of the VSLA that could only be learned during the pilot. With knowledge of these successes and challenges, DCL-SAVA Conservation can then support the creation of multiple VSLAs in Ambodivoara. It will also be useful to have a model of a functioning VSLA that other Ambodivoara community members will see. Having a successful example of VSLA will encourage the creation of further VSLAs and lessen the skepticism that will likely come with an outside organization establishing a group in Ambodivoara.
The final two elements to a successful VSLA are accurate record-keeping and shared goals and commitments, which can be supported through training in financial skills and capacity development with VSLA members. In the literature review and interviews with USAID and Virginia Dare employees, training was repeatedly noted as key components of a VSLA. It is important for VSLA members to be trained in how to save money as a group, as well as the fundamentals of how to take out loans and use borrowed money to grow their livelihoods.

The first types of training to be delivered through the VSLA should be financial training. These are the highest priority because the primary goals of the VSLA are to help stabilize the income of VSLA members. This training should address the topics of: the basic functions of a VSLA, what are expected of VSLA members, how the money is handled, and the benefits of saving in the long-term.

In Section 2 of the Annex, there are a number of detailed training manuals that have been development by international development organizations including the International Rescue Committee (IRC) and CARE International. These thorough training manuals offer step-by-step instructions in the capacity development of VSLAs, including drafting a constitution and by-laws, as well as financial training that is essential to the goals of VSLAs. For instance, the Facilitator Guide for VSLAs by IRC is broken into three training sections:

1. VSLAs for adult women
2. Discussion Group Series (DGs) for VSLA members (women) and their spouses
3. Business Skills Training for VSLA members

The literature review and interviews stressed the importance of training related to financial knowledge, but complementing that training with support in gender equity and business training will work towards the goals of the VSLA as well. It also would be useful to gather more information about the specifics of the trainings that USAID and Virginia Dare facilitate in the SAVA region, as they are more contextualized to the location.

There should be a qualified facilitator for this training, as they are quite technical and will require a confident teacher. It might be worth working with a facilitator who has delivered this training in the past, perhaps through USAID or Virginia Dare.
Encourage VSLA members to establish different savings accounts.

An essential function of VSLAs is the creation of savings accounts that address the needs of its members, including health, business, and social savings. Following the official establishment of the pilot VSLA in Ambodivoara and facilitation of training, DLC-SAVA should guide the VSLA in founding its savings accounts.

For each savings account, the VSLA members will decide how much money should be saved, at minimum and maximum, weekly, as well as if there will be interest on loans. My suggestion is to begin by establishing savings accounts focused on business savings, social savings, and health savings. A good starting place to begin saving could be 500 Ariary to each account for each member, with a maximum of five times that amount (2,500 Ariary) that a member can save to each account per week.

The business and social savings accounts are the two that are most frequently included in VSLAs. The business account will be accessible to members who are looking to take out loans to support their livelihoods, while the social savings account can be used for personal reasons.

As discovered in the community needs assessment interviews, Ambodivoara struggles with access to reliable healthcare. In the model of USAID’s VSLA in Antalaha, the health savings account for the pilot VSLA could be a “health mutual” account through which the commune benefits from its savings. The money from this account might go towards paying the salary of community health agents or supporting a local health clinic. More information should be gathered from USAID about the structure of these types of accounts that are accessible to the entire community.

The VSLA could also address two major challenges that vanilla farmers face: the instability of the market and theft. To combat the financial insecurity that comes with the price fluctuations of the vanilla market, VSLA members might establish a savings fund that goes towards building a storage space for cured vanilla. Its members, who will have training in how to cure their vanilla, would be able to store their vanilla until they sell it. If the storage space was built in Ambodivoara, or at least close to the village, it will be easier to guard. Homes in Ambodivoara also may not have the space to store the vanilla for long periods of time. The storage space
will complement the training in curing vanilla and financial knowledge, as the VSLA members will be able to use their new skills in curing vanilla to think about strategically selling and saving their money for the future.

VSLA members should also vote on whether or not they might want to establish a savings account to pay the salaries of the vanilla guarders association in Ambodivoara. Although I was not able to include the transcript of our focus group discussion with Ambodivoara’s association in the researching findings due to time constraints, the guarders noted in the discussion that they do not receive a salary for their work. If there was financial support for the vanilla guarders association, the group would be able to guard the vanilla more frequently, hire more guards, and purchase the equipment needed to guard vanilla at night and protect themselves.

After the creation of the three “standard” savings accounts in business, social, and health, the VSLA could then vote to establish savings accounts that address the specific challenges its members face on a collective level.

Expand the VSLA model and find potential collaborators.

Once the pilot VSLA has been established and has successfully completed its training, it will be time to think about expanding the VSLA model to other members of the worker cooperative. Any of the successes and challenges learned in the creation of the pilot VSLA should be applied to facilitating new VSLAs.

The same steps that were taken to create the pilot VSLA should be engaged to expanding the VSLA model (as described in recommendation four). Each VSLA should still be established from the cooperative and include no more than 30 members each. Another benefit of the pilot VSLA is that the VSLA members who are trained in financial skills and capacity development can train members of new VSLAs, in a train-the-trainer model. This can serve the purpose of building unity across the VSLAs, which can be an even stronger network of resilience.

As the VSLAs expand it should be discussed how the savings accounts across VSLAs can complement one another: what are the challenges of having multiple health savings accounts accessible to all community members? Should we combine accounts that save towards supporting the salaries of vanilla guarders? These items
should be addressed by VSLA members as the number of VSLAs in the cooperative continue to multiply.

With the expansion of savings and financial knowledge in the cooperative through a growing number of VSLAs, the cooperative can think about finding potential partners to whom they can sell their vanilla. The cooperative could collaborate with vanilla or spice export companies in larger regional cities, including Sambava and Antalaha. The vanilla farmers would benefit from having a stable and reliable buyer of their vanilla. A larger company might also offer the benefit of fair trade certification to the cooperative, which has been a goal of Virginia Dare. Although I did not have the time to include findings from interviews with employees of Madagascar Spice Company and Madagascar Vanilla Company, two large vanilla exporters in the SAVA region, the companies are interested in working with cooperatives because they are a centralized group to reliably purchase vanilla from. The broader organization of the Ambodivoara Womens Worker Cooperative can be the mechanism through which women vanilla farmers can collaborate with larger companies, and have leverage in doing so, while the VLSAs are the means for farmers to safely save their money.
1. Figures

Figure A. Madagascar Vanilla Supply Chain

Figure B. Structure and Functions of VSLAs
Figure C. VSLAs and Community Resilience


Figure D. VSLAs in Response to Shocks

Figure E. Adapted from MAXQDA Qualitative Analysis Guide


Figure F. NVivo12 Codes

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<thead>
<tr>
<th>Name</th>
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<tr>
<td>Alternative Livelihoods</td>
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<td>Alt. Livelihoods Earnings</td>
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<td>Trainings for Alt. Livelihoods</td>
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<td>Community Organizing</td>
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<td>VSLA Interest and Knowledge</td>
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<td>Vanilla Livelihoods</td>
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<td>Green or Cured</td>
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<td>Vanilla Challenges</td>
<td></td>
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<td>Vanilla Planting and Care</td>
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2. VSLA Training Resources

1. A Guide for the Formation and Training of Youth Savings and Loans Associations (YSLAs)
2. Facilitator Guide: Village Savings and Loans Associations - International Rescue Committee
3. Financial Literacy Manual - Kilimo Trust
4. Trainer’s Guide Group Savings and Loan Associations (GSLA) - USAID Open Doors Project
6. Village Savings and Loans Association Training Manual - Send Sierra Leone
3. References


