

# Pact's community banking model: WORTH

## Enhancing livelihoods through savings and loans

Pact's longstanding livelihoods model, WORTH, brings groups of 20-25 members together to establish small community banks for regular savings and lending, known as WORTH groups. While WORTH often reaches adult women living in rural areas, it has over time been adapted for different populations, such as adolescent girls and young women through Pact's WORTH-Y model (WORTH for Youth). The model is often embedded into larger health, governance or other sector programming, reflecting an integrated approach to community development.

WORTH layers weekly savings and lending meetings with literacy, numeracy and business-oriented skills development. Pooled savings are made available to members through short-term, low-interest loans often used for income-generating activities. Members accumulate assets, diversify their income sources and access much-needed finance, which is particularly helpful for marginalized community members, such as women with low levels of education who do not have access to formal loan opportunities. By joining these groups, members also strengthen their social and economic networks and contribute to household decision-making and community development. Groups also self-replicate, creating new groups with new members and sharing their WORTH-derived skills. Over time, WORTH alleviates poverty and enhances resilience for group members, their households and communities.



Women in Myanmar record transactions during a WORTH group meeting. Photo Credit: Brian Clark/Pact.

### WORTH at a Glance (1998-2020)

48,342 WORTH groups  
1.14 million group members  
16 countries  
54 projects with WORTH components  
\$36.4 million in loans  
\$27.9 million in savings

### GLOBAL REACH OF WORTH

Since its inception in Nepal in 1998, **WORTH has reached 1.14 million individuals, primarily adult and young women, through 48,342 groups across 16 countries.**

Cumulatively, WORTH groups have generated savings of nearly \$28 million and have distributed more than \$36




million in loans that WORTH group members use to improve their livelihoods, engage in small scale enterprises and contribute to community development projects. Literacy, numeracy and skills-building activities further contribute to educational outcomes and women's empowerment, bringing benefits for group members as well as their children. The WORTH model is often self-replicating – group members start new groups as additional members of their communities see the benefits of the group and choose to participate. In Nepal under the flagship WORTH program, a quarter of groups had helped to start at least one new group, most of whom used the WORTH curriculum to teach literacy, numeracy and business principles.

### Program innovation: the myWORTH app

The [myWORTH app](#) digitizes the WORTH paper processes for real-time data collection and analysis that flow into a platform that connects users with other vital financial and educational services. As of 2022, myWORTH has been implemented at scale in Tanzania and piloted in Zambia and Eswatini.

## THE WORTH FRAMEWORK

A [review of WORTH programs](#) implemented between 1998 and 2020 found that WORTH improves *individual* education and skills, *household* income and savings behavior and *community* level outcomes around social cohesion and women's leadership. Importantly, benefits extend beyond savings and lending – WORTH contributes to sustainable livelihoods development by providing learning opportunities, enhancing women's empowerment, creating connections that build group and community cohesion and supporting community and household resilience. These benefits are reflected in the **WORTH framework**, which echoes Pact's vision of thriving, resilient and engaged communities leading their own development. The framework emphasizes educational, financial, social and attitudinal capitals, which in the longer term contribute to generational capital by improving broader health, education and community outcomes for WORTH group members and their broader networks.

Level	Output	Immediate Outcome	Intermediate Outcome	Impact
 Individual	Literacy and numeracy, financial literacy, and business development skills  Soft, life, socio-emotional, and leadership skills  Awareness of health, nutrition, environmental protection, parenting, and other relevant topics	Loans taken out and used for productive purposes  Businesses created, developed, and managed or expanded over time  Increased individual savings	Enhanced resilience and ability to cope in the face of shocks  Improved access to formal financial services	Reduced socio-economic inequality and improved gender equity  Enhanced community cohesion and local economic development
		Improved goal-setting and positive decision-making (personal and financial)	Increased economic and social empowerment (sense of self-worth, agency, and contribution)  Group members assume leadership roles in their communities	
 Household	Other household members gain skills and benefit from increased awareness through peer learning  Child labor reduced as children are enabled to remain in school		Increased household income to meet basic needs (food security, education, health, social services)  Increased household savings	Community-based investments increased, such as community action projects  Health and educational outcomes improved
 Group and Community	Intra-group relationships established, providing collective group support	Increased group cohesion and trust, psycho-social support, and mutual aid  Collective action and community learning activities led by groups  Enhanced community knowledge on social issues	Positive social and gender norm shifts within communities	

**LEGEND**

**Capitals**

- Educational
- Financial
- Social
- Attitudinal

**Educational Capital (EC):** Education, knowledge, and awareness to improve personal and socio-economic statuses  
**Financial Capital (FC):** Access to resources, business support, lending/credit, and income-creating tools  
**Social Capital (SC):** Increased group cohesion and trust, self-confidence, empowerment, and group-based collective action  
**Attitudinal Capital (AC):** Increased personal feelings of capacity, self-worth, control and decision-making, agency, and contribution

## LIVELIHOODS AT PACT

Many people, especially women, face limited livelihood choices and lack access to capital and livelihood protections. Pact works with communities to prepare individuals and households to become more resilient to unforeseen shocks, focusing on access to finance, micro- and small enterprise development and labor rights, particularly for women and youth. Livelihoods is part of Pact's Sustainable Markets portfolio, which also includes Pact's work on the environment, energy and artisanal and small-scale mining.

### FOR MORE INFORMATION

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*Pact is an international nonprofit that works in nearly 40 countries building solutions for human development that are evidence-based, data-driven and owned by the communities we serve. Founded in 1971, Pact works with partners to build resilience, improve accountability, and strengthen knowledge and skills for sustainable social impact.*