



Saving for Change Impact Stories Follow-Up Research Report

Research conducted as a follow-up to the *Saving for Change*
Impact Stories Research published in 2010

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Executive Summary

In 2010, Freedom from Hunger conducted “impact stories” research to look at the life events, opportunities, program perceptions, food security and poverty levels of 41 members of Savings Groups formed through the organization Le Tonus in Mali. In 2012, 31 members were interviewed a second time in order to compare outcomes and analyze progress among members. Individual stories have been written for each respondent to describe their experiences with the program in a holistic way, and the aggregate outcomes are described in this report. Sample stories are provided in the appendix.

Data gathered on weekly contributions and distribution yielded some interesting changes from 2010. Members invested and saved more money with more time in the program. The median weekly contribution more than doubled, from 200 CFA (US\$.40)³ in 2010 to 450 CFA (\$.90) in 2012. There was also a wider range of weekly contributions in the sample, from 100 CFA (\$.20) to 30,000 CFA (\$60), whereas the 2010 range was 50 CFA (\$.10) to 10,000 CFA (\$20). Overall, the average amount disbursed increased from 4,915 CFA (\$9.83) in 2010 to 25,150 CFA (\$50.30) in 2012. Fewer women claimed using the distribution funds for agricultural or other business investments in 2012, but reported using it for a variety of other reasons, such as food, clothing, utensils, trousseaus, health education and building a home.

In both 2010 and 2012, members’ primary reason for joining *Saving for Change* was to access loans in order to cover business, food, health and family expenses. Although the appreciation of loans didn’t change, the frequency did; in 2012, members took out 3.7 times more loans per cycle than in 2010. The average loan size was 13,738 CFA (\$27), ranging from 2,500 CFA (\$5) to 40,000 CFA (\$80). Most often, loans were taken out in amounts of 5,000 CFA (\$10) and 20,000 CFA (\$40).

One of the more interesting findings of the research showed that, unlike in 2010, in 2012 members had less variation in loan size throughout the cycle. Women tended to take loans out in the same amount, rather than taking out larger loans as time went on as was the case in 2010. When asked the reason for taking out smaller amounts, women most often cited repayment difficulty and the cost of beginning a business. For the 30 percent of respondents who took out larger loans than in the past, they reported that more money was available in the group’s bank, which enabled larger loan sizes. Women also had more favorable responses about their ability to meet the weekly contribution and to repay loans, suggesting that women are learning to manage their money more wisely.

Women reported having taken loans for multiple reasons in both 2010 and 2012. The most common reasons were for business-related costs, to buy food and for farming, although some members mentioned using them for their children’s education. Seventy-nine percent of all members reported using loans to pay for health expenses in 2012, and 44 percent reported that these health issues affected their ability to pay their weekly contributions or loan payments. The number who had taken

³ Assuming an exchange rate of US\$1=500 Central African Francs (CFA).

out an emergency loan increased from 15 percent in 2010 to 52 percent in 2012. Many respondents reported positive outcomes of the emergency loans, such as saving lives, strengthening relationships within the group and offering loan money when no other routes were available.

Two of the areas for which *Saving for Change* members use loans are education and income-generating activities. Among members who operated a small business, 87 percent reported an improvement in their business over the past two years because of their participation in the group. Some of these improvements were increased quality and expansion of products, starting up a business and increasing profits. In the area of member education, all but two women mentioned one or more things they learned from the malaria education initiative, with 65 percent of the women sharing the information with family, friends and community members.

Health and well-being are major issues for *Saving for Change* members, with over half in both 2010 and 2012 citing health as a main prerequisite for well-being, or “the good life.” Wealth was the next-most-common characteristic response (45%). Common definitions of well-being included having a family, work, access to living necessities and longevity of life. Barriers included financial problems, poor diet, poor health and production issues. Ninety percent of women surveyed in 2012 believed that their children were better off than they are now, largely due to increased access to education (77%), health care (77%) and financial resources (38%).

Another area with particularly interesting findings was in that of food security. In 2012, 80 percent of respondents were determined to be food-insecure—a statistically significant reduction from 93 percent in 2010. In spite of this finding, most of the respondents observed insufficient food supply for the overall community, although many of these reported that they personally had good food and that their food security was improving.

The mean Progress Out of Poverty™ (PPI) score increased from 35 in 2010 to 40 in 2012. Overall, results indicate that as in 2010, 74 percent of the 2012 *Saving for Change* members interviewed live under the national poverty line (measured at 394 CFA per capita expenditures per day) and 37 percent of members live under the USAID Extreme Poverty Line (measured at 228 CFA per capita expenditures per day), down from 41 percent in 2010.

Most members reported experiencing some type of shock in their lives, with 80 percent citing the death of a close family member. Other health problems (30%), financial difficulties (20%) and divorce (10%) were other common reported shocks. When faced with these shocks, nearly two-thirds of those interviewed reported receiving social support from family and community. Almost half of the women listed more than one form of support, ranging from emotional support to religious support to financial support. Only two of the women reported having received a loan from the group in order to cope with a shock.

Members cited various motivations for joining *Saving for Change* groups, with similar responses in 2010, focusing on the importance and benefits of the group (61%), saving money and learning how to increase their money (55%), and improving their lives and lessening their problems (19%). Benefits of belonging to the group were seen as things such as being part of a women’s group,

harmony within the group and access to loans. The number of women recognizing these benefits nearly tripled between 2010 and 2012, with a doubling of responses about being able to save and learning how to grow their money. All but one of those interviewed intended to remain in their group after the current cycle.

I. Introduction

Saving for Change

Saving for Change is a highly replicable savings-led microfinance program developed by Freedom from Hunger, Oxfam America and Strømme Foundation. The *Saving for Change* program began in Mali in 2005. *Saving for Change* enables the very poor to form self-managed Savings Groups and participate in simple, relevant, high-impact education in health, business and money management. *Saving for Change* brings basic financial services to areas that are typically beyond the reach of microfinance institutions and, in doing so, creates sustainable, cohesive groups that tackle social issues facing their members and their communities.

This study on Savings Group members was conducted as a follow-up to a similar study in 2010 with one of Freedom from Hunger's local partners, Le Tonus. Working in the Koulikoro Region of Mali, Le Tonus is located in the city of Kati, approximately 15 km from the capital city of Bamako. Le Tonus has *Saving for Change* operations located around Kati.

Study Purpose

The key objective of this study was to administer the same Freedom from Hunger impact-monitoring tools on 41 of Le Tonus' distinct *Saving for Change* members as were used in the 2010 study. This was done as a way to observe changes in the lives of *Saving for Change* members and their participation in the program as compared to two years ago. Due to challenging weather and road conditions during the rainy season, which was the same time of the year of the 2010 study, the research team could not reach ten of the original participants. Over a period of four weeks, 31 members were interviewed and 30 of the interviews are included in this analysis.

To ensure variation in the data, the 30 participants came from 30 different Savings Groups, which represent 30 different villages. The results from the combination of the *Saving for Change* Impact Story Questionnaire, Freedom from Hunger's Food Security Survey (FSS) and the Progress Out of Poverty Index™ (PPI) can be used to improve the *Saving for Change* initiative to better serve its members and to attempt to track changes in poverty level and food security over time.

Freedom from Hunger has used the Impact Stories methodology with partner organizations in several countries to help provide a deeper context for understanding impacts of program participation on a participant's life. The goal of the methodology is to better understand 1) how the members defined "the good life"; 2) what they felt they were lacking to achieve the good life; 3) crucial or defining moments in individual members' lives; 4) the structure and rhythm of the members' communities; and 5) the role a program has played in members' lives, among other things.

Two to three years later, as with this follow-up study, the same women are interviewed again with the FSS, PPI and Impact Story Questionnaire. Impact stories provide a basis upon which to compare the goals, situations and progress of new members versus those of mature members. They also help to illustrate the most- and least-appreciated aspects of an organization's program, and provide a way to educate donors and others about the people and the communities they are helping to support. Finally, the stories are an invaluable means of giving back to the community, as the opportunity to have one's life story recorded and published.

II. Methods

Sampling and Group Selection

In order to have an accurate and broad representation of *Saving for Change* members in 2010, a randomized selection of mature and new groups were taken from the Le Tonus database in the original study. With the assistance of the Kati *Saving for Change* coordinator, a total of 40 groups were randomly selected: 20 mature groups and 20 new groups. As of 2012, all of the women in these groups were now mature members, and the majority of the 41 women were still in groups. As mentioned before, though, only 31 were accessible for this follow-up study. However, all 31 were interviewed in 2010 and were still current members of groups.

A total of 11 communes from the Kati zone of Mali were represented from the selection: Bossofala, Daban, Diago, Dio-Gare, Dombila, Kambila, Kati, N'Tjiba, Safo, Siby and Yélékébougou. Within these 11 communes, 30 villages were visited with an accompanying animator from Le Tonus. A total of nine animators, as well as the *Saving for Change* coordinator for the Koulikoro zone of Mali, assisted with the implementation of this sampling.

Implementation and Member Selection

After speaking with each of the nine selected animators from Le Tonus, a schedule was created in an attempt to meet with the *Saving for Change* groups on the day of their weekly meeting. All 30 villages were scheduled to be visited over a four-week fieldwork period during July 2012. In 2010, the interviewees were selected at random; in 2012, the same respondents were purposefully identified. Five of the 30 mature *Saving for Change* members interviewed were replicating agents in 2010, and by 2012, an additional six had become replicators for a total of 11.

Survey Instruments

Qualitative and quantitative methods were utilized during this study. First, in-depth interviews regarding well-being, diet and nutrition, opportunities, life histories and Savings Group participation were conducted. To assess food security and poverty levels of the *Saving for Change* members, Freedom from Hunger's FSS and the PPI were applied. The ultimate goal was to better understand the impact *Saving for Change* has had on its members, as well as to better determine the needs of its members.

The FSS is a 17-question survey that measures the prevalence of food insecurity, as well as its intensity. Nine of the 17 questions serve as the prevalence scale, thus determining whether a household is food-secure or food-insecure. The other eight questions measure the intensity of the food-insecure households, determining whether they are moderately food-insecure or severely food-insecure.

The other quantitative method used during the interview process was the application of the PPI scorecard. This is a short, quantitative survey comprised of a series of ten questions about various characteristics of a household, including the type of materials that make up the residences, the source of drinking water, and whether the members of the household owned assets such as a radio or motorbike. Each answer is assigned a score, and the scores add up to a number between 0 and 100. Lower scores indicate a higher likelihood of being very poor, and higher scores indicate a higher likelihood of being less poor. The scores can be compared to five poverty lines, but for this analysis we focus on two lines: the Malian national poverty line and the USAID extreme poverty line. The national poverty line is set at approximately 395 CFA per capita expenditures per day and the USAID extreme poverty line is set at approximately 228 CFA per capita expenditures per day.⁴

Analysis

Data entry and initial analysis, as well as conducting all of the interviews, were completed by the Malian research firm Centre d'Études, de Recherche, de Communication et d'Animation pour le Développement (CERCAD), as contracted by Freedom from Hunger. Study design, survey instrument adaptation and some of the report-writing was also completed by Freedom from Hunger staff. Most of the analysis was conducted by eight students and an auditing professor, and guided by their course professor Dr. Benjamin Crookston (see full names on front of report). The analysis consisted of examining the answers to individual questions for all of the respondents, comparing answers from one respondent to another, selecting themes from which to further analyze and draw conclusions and comparing the outcomes for these themes to the 2010 results. An individual “story” was written up for each of the 30 respondents to describe their experience with the program in a holistic way. Examples of these stories are included in the appendix.

Limitations

Although the methodology used in this study is called “Impact Stories,” the study design cannot definitively attribute changes, or true impact, to the program. The data collected in this phase of the research is meant to complement the baseline data to serve as a longitudinal study. The intention is to compare differences observed over time. However, there is an attempt to understand the changes members perceive to have occurred since the beginning of program participation. The changes noted are based solely on self-reported data from members, without outside verification. Additionally, the study did not control for bias of self-selection in participants who join savings programs. Therefore, results are best generalized to similar women who elect to participate in these types of programs.

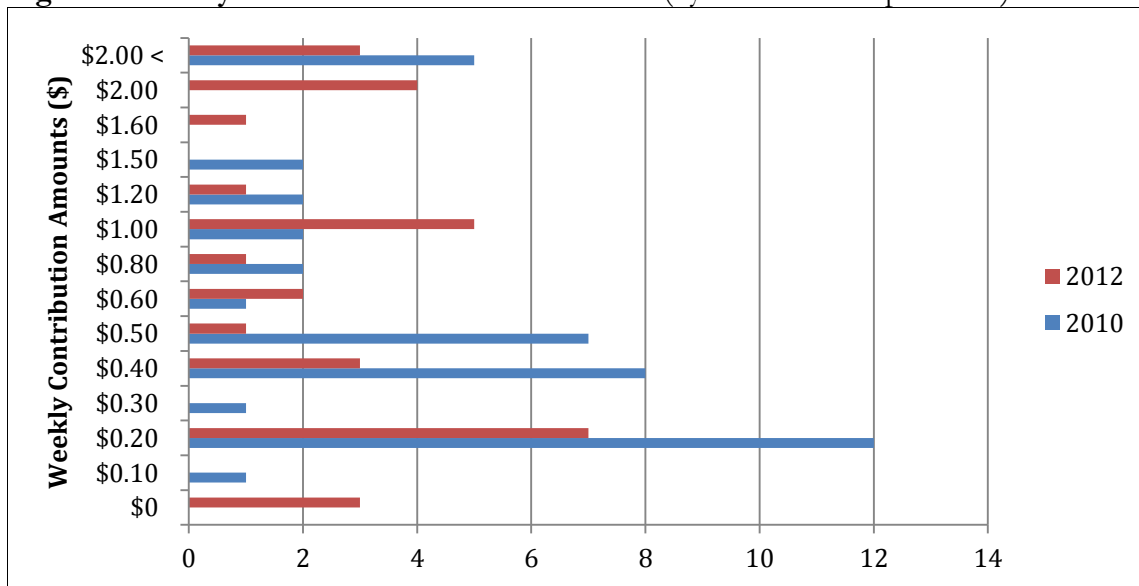
⁴ Schreiner, M. 2010. *A Simple Poverty Scorecard for Mali*. Retrieved from http://www.microfinance.com/English/Papers/Scoring_Poverty_Mali_2005_PPP_EN.pdf (November 16, 2010)

III. Results

Weekly Contributions, Savings Accumulation and Distribution

Members invested and saved more money through *Saving for Change* over time. This has been determined through comparing weekly share amounts and overall savings achieved by participants from 2010 to 2012. The minimum savings contribution each week stayed at 100 CFA (\$0.20) from 2010 to 2012. However, **the median weekly contribution increased from 200 CFA (\$0.40) in 2010 to 450 CFA (\$0.90) in 2012.** In 2012, 25 percent of respondents contributed 100 CFA (\$0.20) per week, and half contributed more than 400 CFA (\$0.80) per week. While most weekly contributions fell below \$2, three contributions fell outside this range at 1,500 CFA (\$3), 2,500 CFA (\$5) and 30,000 CFA (\$60). **Contributions in 2012 ranged from 0 CFA to 30,000 CFA (\$60)** while the range from 2010 was from 50 CFA (\$0.10) to 10,000 CFA (\$20).

Figure 1: Weekly Contribution Amounts in USD (by number of respondents)



Estimations of the total amount in savings of each participant were examined for 2012. These estimates were based on each member's number of shares and how long members had been saving in the current cycle. Each participant had contributed different amounts by different points in the cycle; therefore comparisons between groups and years were not clear. A regression analysis using 2012 participant data predicted the amount of savings at a specified cycle, however. The estimated amount in savings for participants at cycle 52 was 12,210 CFA (\$24.42) in 2012. Saving estimations from 2012 become more meaningful through considering distribution funds of participants.

Distribution funds were analyzed and found to have increased from 2010 to 2012. Three distribution cycles were surveyed from respondents at about the same time of year in both 2010 and 2012. These cycle disbursement amounts have been compared to show variation in cycle disbursement amounts from 2010 to 2012. In both 2010 and 2012, the members received more

money with each progressive distribution. In 2012, the members overall received more money at each distribution than the amount they had received in 2010.

- Three cycles back, the average disbursement amount increased from 4,915 CFA (\$9.83) in 2010 to 25,150 CFA (\$50.30) in 2012.
- The average disbursement amount two cycles back increased from 17,284 CFA (\$34.56) in 2010 to 64,497 CFA (\$128.99) in 2012.
- At the end of one cycle back, the average disbursement amount increased from 17,469 CFA (\$35) in 2010 to 79,043 CFA (\$158).
- Overall, the average disbursement amounts increased in each subsequent cycle distribution in 2012 and **each cycle had greater average amounts than in 2010.**

The reported use of money from distribution changed from 2010 to 2012. In 2010, 68 percent of the women reported using distribution funds for agricultural or other business investments, but in 2012, only 23 percent claimed to use it for those purposes. To help explain the difference, those reporting that they were spending money on food, clothing, utensils and trousseaus all increased in 2012. In addition, women in 2012 now mentioned they were spending money on health, education and building a home. Whereas women had the intention of using distribution funds often for agriculture and other income-generating activities, **it is now more often spread among a variety of expenses.**

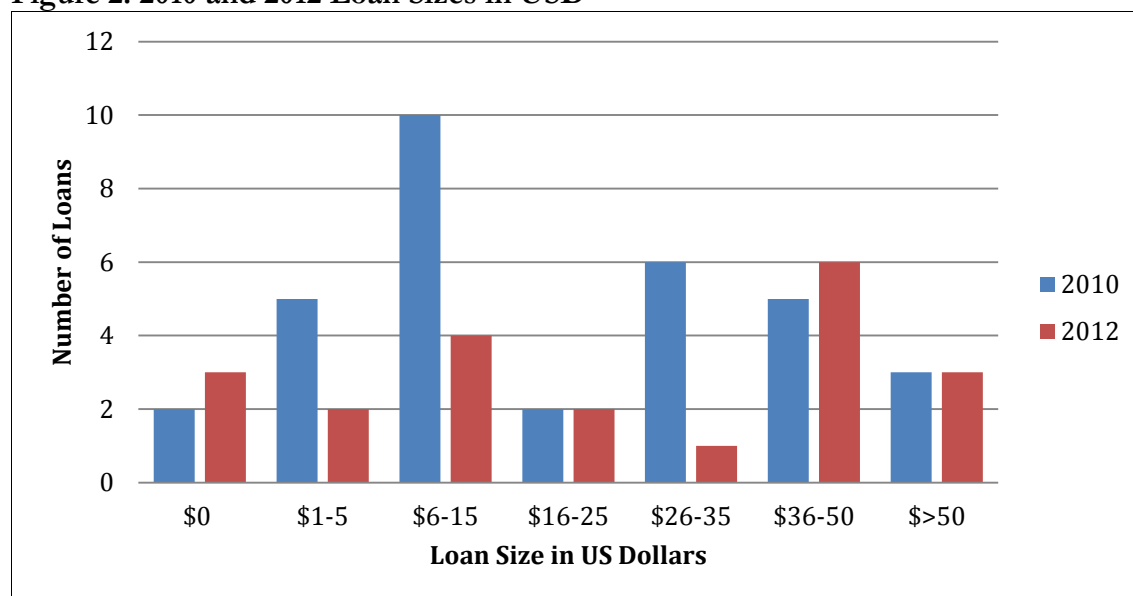
Loans

Consistently between 2010 and 2012, the primary reason stated for joining Savings Groups was to have access to loans for the purpose of covering business, food, health and family expenses. Nearly 95 percent of Savings Group members reported having a loan of some kind in both the 2010 and 2012 surveys. These loans have possibly afforded the members opportunities that would otherwise not be available to them, or at least accessing the money may not have been as quick or uncomplicated compared to other sources. A group member named Assa explained, *“I joined [the group] for the benefits. There is harmony among the women [in the group]. [The loan] allows [me] access to cereals and livestock. It allows you to have financial resources.”* As a result of having a loan, Djeneba said, *“I am able to meet many small needs now and I didn’t have this ability before the program.”* Within the group there is a wide range of needs for loans; therefore, size, frequency and usage of the loans varied considerably.

Loan Size

At the time of data-collection, there was a slight decrease in the number of members interviewed with existing loans (86%), compared to 94 percent of members interviewed in 2010. The size of the existing loans was similar in 2010 to that of 2012, but **the range of loan sizes was narrower in 2012.** The average loan size in 2010 was 13,285 CFA (\$26), ranging from 1,200 CFA (\$2) to 60,000 CFA (\$120). **The average loan size in 2012 was 13,738 CFA (\$27),** ranging in size from 2,500 CFA (\$5) to 40,000 CFA (\$80). The most common loan sizes in 2012 were 5,000 CFA (\$10) and 20,000 CFA (\$40). While the size of the loans did not change much, the range in loan size decreased from 2010 to 2012.

Figure 2: 2010 and 2012 Loan Sizes in USD



The size of the loans generally stayed the same throughout the cycle for women with loans in 2012, compared to the trend for increasing loan size in 2010. At the time of the survey, the majority of respondents (68%) had loans which were approximately the same size as the first loan taken in the current cycle, with 28 percent having taken a larger loan and 7 percent having taken a smaller loan. However, when a woman’s loan size increased, it usually increased dramatically, with an average first-loan size of 9,818 CFA (\$19) compared to a current loan of 13,738 CFA (\$27).

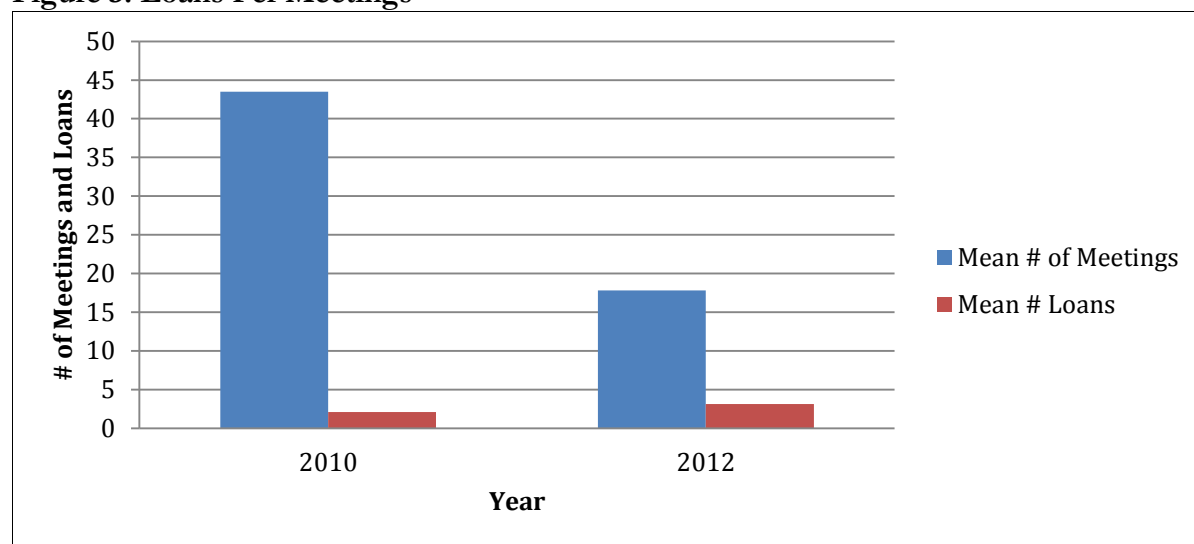
Members were asked whether the size of their loans had changed since 2010, in addition to collecting information on the exact amounts borrowed. Women reported having taken both larger and smaller loans depending on their needs. Several members (44%) reported having taken smaller loans than in the past. **The most common reasons for taking smaller loans were difficulty with repayment and initial costs associated with beginning a business.** One member recounted, *“I took out less loans this year because of difficulties repaying loans. Everything is expensive because of the bad rainfall.”* Another member said, *“I’ve already used larger loans to build a small restaurant.”* **For the 30 percent of respondents having taken larger loans this cycle than in the past, they reported that there was now more money available in their Savings Group banks to take larger loans.** This finding is in contrast to members’ opinions about availability of funds in 2010; many preferred to take large loans but were unable to do so due to insufficient funds. It was interesting to see, now that funds are available, some make more prudent choices. Perhaps experience in managing Savings Group debt over time has led them to manage it more wisely.

Frequency of Loans

In order to understand frequency of loans, a ratio was created that estimates the number of meetings passed per cycle and how that corresponds to the number of loans taken per cycle. Members from both 2010 and 2012 exemplified similar behavior with regards to the overall number of people with

loans; however, the frequency of loans in comparison to meetings passed (or where they were in the cycle) changed significantly from 2010 to 2012. The average member in the 2010 group attended approximately 44 meetings and took out approximately two loans, while the average member in the 2012 group attended nearly 18 meetings and took out approximately three loans. **Group members in 2012 took out 3.7 times more loans (per cycle) than those in 2010.**

Figure 3: Loans Per Meetings



The increased loans per member in 2012 may be due to several reasons. First, group members in 2012 may have been more willing to take out loans than previous members because they have had more time in the Savings Group. The individuals surveyed in 2012 had an average of 3.5 years of membership in the group while the members in the 2010 group had an average of 2.3 years of membership. Second, members may have been paying off their loans at a rate that allowed them to take out loans more frequently. Lastly, while it is recommended that a group cycle be within 12 months, it is possible that groups extended the cycle to give members more time to pay back their loans. Overall, as members gained more experience in Savings Groups, they were more willing to take out loans more frequently. As we see with the data on loan sizes, it is possible that many of these loans were small.

From the data, there is no significant indication that members took out loans at an unsustainable rate or size. Of the 31 members interviewed in 2012, only seven mentioned that one of the greatest challenges of the Savings Group was either their own or others' ability to pay for their loans on time. One group member said, *"In the beginning, women weren't succeeding in repaying their loans. I had a hard time raising their awareness, but today it's all right."* Overall, members who have more experience in the Savings Group claimed to be more capable of repaying their loans. As membership time increased, proper management of loans increased correspondingly.

Loan Usage

Women reported having taken loans for multiple reasons in both 2010 and 2012. The most common reasons given for taking loans included business-related costs, to buy food and for farming. Additionally in 2012, several women reported using loans to pay for their children's education. Consistent with 76 percent of mature members reporting using loans to pay for health expenses in 2010, **79 percent of all members reported using loans to pay for health expenses in 2012** (all members in this study are now mature members) compared to only 50 percent of all respondents in 2010. Most loans for health expenses were used to pay for care of their children (50%) or themselves (34%), with malaria and typhoid being the commonly reported health problems. Regarding frequency of use for health, 70 percent of women reported using loan money once or twice to pay health expenses. Of the women who reported having used loan money for health expenses, **44 percent reported that these health issues affected their ability to pay their weekly contributions or their loan payments.** However, the number of times women used money for health issues had no effect on their ability to make payments.

A majority of the women surveyed (90%) reported having a small business. Among those who had a small business, **87 percent reported that those businesses had improved over the last two years** because of their participation in *Saving for Change*. Improvements to small businesses included greater diversity in their products, increasing quantity of products, being able to start up a business and increasing profits. One woman stated, *"I produce more and I built a place for my business."* There was not a significant difference in the number of small businesses or the specific improvements made to small businesses between 2010 and 2012.

The number of Savings Groups offering emergency loans greatly increased. Currently, 90 percent of the groups offer emergency loans compared to only 40 percent of groups in 2010. Additionally, **the number of members who have taken emergency loans increased** from 15 percent in 2010 to 52 percent in 2012. Not only did the number of emergency loans increase, but the level of agreement with having emergency loans also improved. While only 54 percent of the respondents in 2010 agreed with offering emergency loans, 97 percent of respondents in 2012 liked having emergency loans available. One woman reported, *"Yes, it allows us to help the most helpless in the group. I have benefitted from this emergency loan."* Many of the respondents reported that the emergency loans helped save lives, strengthened relationships within the group and provided loan money when no other loan possibility existed.

Variations in Methodology

While all *Saving for Change* groups used the same basic methodology in their structure and guidelines, groups also have the flexibility to adapt to the specific needs of group members. The most common variations came in the form of a group's cycle length, social goals and participation in separate income-generating activities.

The standard cycle length for a Savings Group is 12 months; however, some groups changed their cycle lengths based on their needs. The 2012 survey did not specifically ask why groups had varying

cycle lengths, but groups most likely extended cycle length to allow more time for members to pay back their loans and to also grow larger sums of money for distribution.

Social goals were assessed by asking group members, “Does your group have a social goal? If so, what is it?” **Most women (83%) reported that their group had a social goal.** The majority of these social goals (80%) were explained as **being a form of “mutual aid”** wherein the group can assist individual members with social occurrences to “*lighten the burden of the person who makes the expenditures.*” These social occurrences include weddings, baptisms and funerals. Mutual aid was usually a financial contribution—either a donation or a loan—to the affected woman. For example, one woman explained, “*At every death in a member’s family, the bank gives 25,000 [CFA] to the family.*” Another women’s group gave out loans in cases of marriage. Some groups helped out their members in other ways. In one situation, group members lent utensils in case of social events. In another, the group bought bleach for the goats used in funeral services. Not all descriptions of social goals were mutual aid. Two women from different groups shared that their groups have a social goal of cleaning up their villages. In another group, if a group member becomes sick, the rest of the group helps the sick woman by doing her fieldwork. Many women mentioned that having a group social goal strengthens and preserves relationships among *Saving for Change* members. As one woman explained, having a social goal is good because, “*No one is sufficient by herself.*”

In addition to social goals, some women mentioned specialized income-generating activities. Seven women reported that their groups participated in other activities to help grow their fund. **The most common income-generating activity was to do collective fieldwork (86%),** usually on peanut farms. Less common activities among groups included making soap and shea butter.

Overall, fewer variations in group structure and methodology were reported in 2012 as compared to 2010 responses.

Replicators

Among the 2012 group there were 11 replicators, ages 33 years and older. Replicators were similar to other members in several ways. Common traits included number of shares, PPI score and food-security scores. Most of the replicators were married (90%) and paid a minimum of one share in the current cycle and a maximum of five. The average PPI score for replicators was somewhat higher (43) compared to the members who were not replicators (37), and the average food-security score was slightly lower (4) compared to the members who were not replicators (6). This indicates that replicators could be slightly wealthier and more food-secure. In addition, all of the replicators had positive attitudes and comments toward the *Saving for Change* program.

There are some differences and similarities between the replicators in 2010 and the replicators in 2012. In 2012, the number of replicators increased from 5 to 11. The average PPI score for 2012 replicators was higher (43) than 2010 replicators (35). There was basically no difference in average food-security scores for 2010 replicators (6) as compared to 2012 replicators (5). The amount of shares saved by replicators, and their attitudes towards the *Saving for Change* program, remained unchanged.

Education and Income-Generating Activities

Savings Group members frequently mentioned the value of education, particularly for their children. **Ninety percent of women surveyed in 2012 believed that their children were better off than they are now.** Of the women who stated that their children were better off, 89 percent cited children's access to education as the reason for this change. One woman explained, *“Our parents weren't interested in the education of the children. I insist that all my children study and that they have a good job in the future.”*

One additional service program that *Saving for Change* provides is **malaria education.** As in 2010, malaria education continued to show success among group members. Eighty-three percent of respondents had received malaria education in 2012. **All but two women recalled at least one thing they learned from malaria education, and many women cited multiple lessons learned.** The most frequently stated lessons learned from malaria education were how to prevent the disease (50%) and the importance of using insecticide-saturated bednets (39%). Other important lessons that participants remembered were treatment (such as medication and the importance of taking the sick to a hospital or doctor) (31%), sanitation (27%) and the modes of transmission (15%). Many women who received malaria education (65%) **reported sharing the information they learned with others,** such as family and community members.

While the threat of malaria still plagued the interviewed women, malaria education has possibly improved their understanding of, and response to, the disease. In one woman's case, the malaria education helped her identify when her child may have been infected. She stated, *“I worry about the malaria of my child when I see signs of symptoms. Sometimes, I have to run back to the health center because it allows us to heal the sick.”* The great importance placed on education by group members indicates that the provision of more education programs would be beneficial.

The 2010 *Saving for Change* report suggested that group income-generating activities provide opportunities for integrating additional education programs. However, the number and variety of income-generating activities seems to have decreased since 2010. Most of the groups that participated in income-generating activities only did fieldwork to increase funds. One woman mentioned that her group used to do service in the fields, but they had stopped two years ago. A couple of women mentioned that their groups had thought about income-generating activities, but that they had not yet started them. Groups could benefit from encouragement in the creation and implementation of income-generating activities, possibly in conjunction with education to foster their ideas and methodologies.

Well-Being, Health and Nutrition

Participants were asked to define what “the good life,” or well-being, meant to them. Over half of the respondents included having health as a main characteristic of well-being or “the good life,” in both 2010 and 2012. The next most commonly included characteristic was having wealth (45%). Responses that mentioned good health as part of well-being also most frequently included having money and the quality of their diet as other important aspects of this lifestyle. As Assa Fofana

described it, “the good life” is *“to be able to eat when hungry, to be in good health, and to have money.”* Other definitions of well-being included having a family (26%), work (12%), access to living necessities (7%) and longevity of life (5%). **When asked whether they felt as though they had “the good life,” only 30 percent answered “yes,” a decrease from the 73 percent who answered positively in 2010.** Good health, access to food and necessities, and their husbands being marabouts (Muslim leaders trusted to have some mystic powers) are some of the reasons given for those who claimed having “the good life” in 2012. For those who reported not having “the good life,” financial problems (26%), poor diet (24%), poor health (10%) and production issues (7%) were reported as main contributing factors. The views of the participants on what “the good life” means and whether they have achieved it has changed over time.

Participants were also asked to define good health. The most commonly mentioned aspects of the definition for good health were to not feel sick or to not be in pain (64%), followed by feeling good about yourself (14%). As described by Djesse Diarra, good health is *“to feel good about yourself, to not feel any physical pain.”* Other definitions of good health included to have a good diet (10%) and to be able to work (7%). Comparatively, the 2010 data found that good food was the most commonly mentioned aspect of good health, demonstrating a change in the outlook of respondents on what comprises good health. Also, almost every woman worried about her family’s health in 2010, whereas 71 percent worried about their family’s health in 2012. **With time, the respondents’ views on good health and concern over good health have changed.**

Food availability concerns were revealed when respondents discussed their own diet as compared to their mother’s or children’s. Respondents in 2012 had greater differences in their diets from their mothers’ than what was reported in 2010. Over 40 percent of respondents thought they ate worse than their mother in 2012, as compared to one-third in 2010. About 20 percent thought they ate about the same as their mothers, a decrease from one-third in 2010. More women thought they ate better than their mothers did in 2012 (40%) than in 2010 (33%). Similar results also became apparent when asked about the food they ate compared to that of their children. A little under half of respondents thought their children ate worse than they did as a child (47%), while 20 percent thought they ate the same, and about one-third thought their children ate better than they did. Respondents most often credited their income level for both improved and poorer diets of their children in 2012, while in 2010, sanitation and clean water were attributed to improved diets. Similar to 2010, deficient rainfall was also attributed to poorer diets for children. **Eighty percent of respondents claimed that their community had trouble getting food.** While this was a 15 percent decrease from 2010, respondents clearly felt that their villages had trouble getting enough food, particularly due to insufficient rainfall. Kotine Traore explained, *“The current production doesn’t allow you to attain annual food self-sufficiency. The people the most affected are children and the elderly. It’s from dry season to rainy season. I’ve experienced hunger because of a lack of rainfall.”* Food security has remained a constant concern from 2010 to 2012.

Food Security

Based on the nine-question food-security scale, 80 percent of the respondents were determined to be food-insecure in 2012. This reflects a significant decrease from 2010, in which 93 percent of surveyed women were food-insecure. Looking at the issue from the opposite direction, the percentage who were secure increased from 7 percent in 2010 to 20 percent in 2012. There were also corresponding declines in both moderate and severe insecurity. Comparing the 31 women who responded to both surveys, the improvement in food security is statistically significant ($p=.016$). (See Figures 4 and 5.) Although we are unable to clearly attribute this significant decrease to the *Saving for Change* program, it is nevertheless striking. Considering that women noted that they use money from both loans and distribution for food, the decrease further suggests that the program plays a role in assisting families to better manage food security.

Figure 4: Food Security in 2010

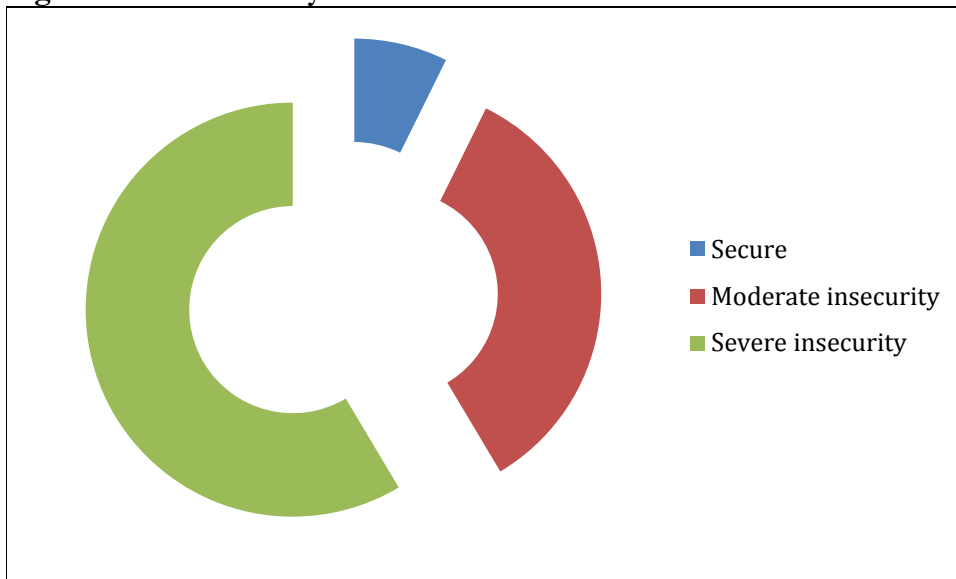
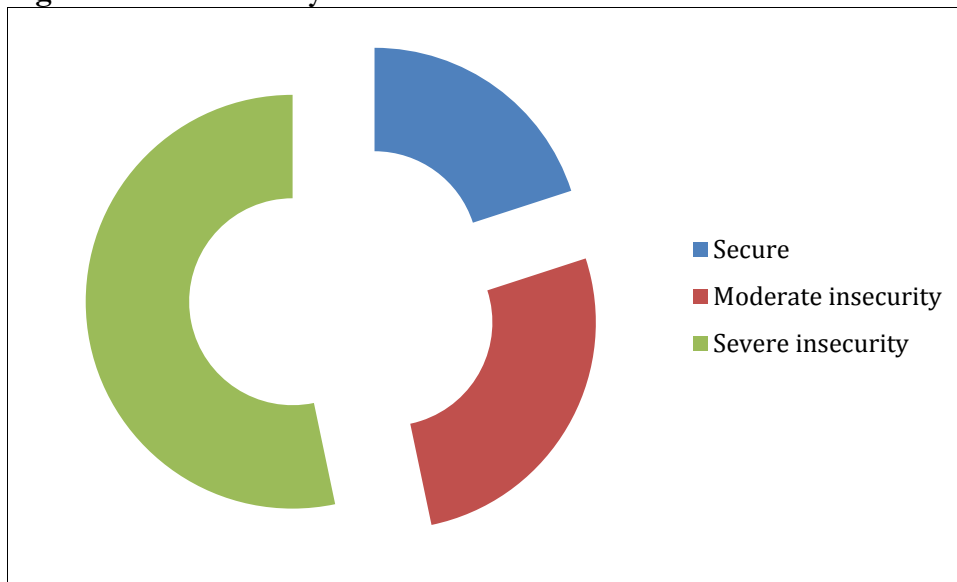


Figure 5: Food Security in 2012



As noted above, almost everyone (83%) said that people in the community had problems getting sufficient food. Several vulnerable groups were mentioned, including children, women, the elderly and the poor. When asked about the quality of their food, most people (70%) said their diet was not good because it lacked diversity. For example, one woman said, *“I don’t have a sufficient diet, or one of good quality. We don’t eat fruits or sauce with peanuts.”* Only three women (10%) specifically noted that they had insufficient food. Thirty percent said their diet was adequate and most of these mentioned diversity as part of a good diet. For example, one woman reported, *“I have a good diet because my husband makes a good production and he has money. A good diet is composed of meat, rice, potatoes, yams and pasta.”* In a few cases, spices were mentioned as part of a good diet. Most of the people who noted a problem with the quality of their food either experienced no change in food security (67%) or a decline in food security (10%), but a few people improved their food security and still felt their diet was not good. In contrast, the women who said the quality of their food was adequate either experienced improvement in food security (50%) or no change (50%). In short, **most people observed that the community as a whole did not have an adequate food supply, but some people reported that they personally had good food and that their food security was improving.**

Progress Out of Poverty Index

Just as in 2010, **74 percent of the 2012 *Saving for Change* members interviewed live under the national poverty line in 2012**, as measured by the PPI (measured at 395 CFA per capita expenditures per day). **Thirty-seven percent of members live under the USAID Extreme Poverty Line** (measured at 228 CFA per capita expenditures per day), down from 41 percent in 2010. The percentage of replicators living under the national poverty line and under the USAID Extreme Poverty Line was lower (72 and 29 percent, respectively) compared to the members who were not replicators (76 and 42 percent, respectively).

The results of the PPI scores from the 2010 and 2012 *Saving for Change* program showed some interesting differences. There was a **significant increase in mean PPI scores** from 2010 to 2012, from 35 (2010) to 40 (2012). The increase of PPI scores for those under the national poverty line likely helps explain the decrease in the percentage of participants who live under the USAID Extreme Poverty Line in 2010 (41%) as compared to 2012 (37%). Although it is difficult to attribute this change to the Savings Group program, it is a noteworthy finding.

Shocks

Almost all women reported some type of shock in their lives. As in 2010, **death of a close family member was the most common shock reported by women in 2012 (80 percent of the respondents)**. This likely included medical expenses, funeral expenses and loss of income along with the grief that accompanies this loss. In addition, 30 percent reported other health problems, 20 percent reported financial difficulties and 10 percent reported a divorce. Every woman reported experiencing at least one of these shocks and 40 percent reported two shocks. Those who reported a death in the family scored on average 11 points lower on the PPI than other women, but those who reported a divorce or health problems scored somewhat higher on the PPI than other women. In general, economic status and food security did not protect people from these shocks nor did shocks dramatically influence economic status.

Women noted several sources of support to cope with these shocks. Nearly two-thirds of the women reported receiving social support from family and community when faced with shocks. This support generally came in the form of counsel. Another 40 percent explained that they received some form of financial or material support from family or the community. Nearly one-fourth of the women relied on God for support. Quite a few women (43%) listed more than one form of support. For example, social support from family or community was often mentioned in conjunction with religious or financial support. To illustrate, one woman stated, *“I was able to face these events thanks to the grace of God and the help of my family and my friends.”* Another noted, *“My family helped me with money and good counsel.”* Only two of the women reported receiving a loan from the Savings Group to cope with the shock. Only three of the women did not report any form of support. In short, most women found some form of support when faced with serious shocks.

Opportunities

When asked how confident these women were that their children will achieve “the good life,” 12 women responded that achieving the good life is in God’s hands, but 15 had high hopes for their children because they were in school. Yeh Doumbia is one such mother who felt that her children have the potential to achieve “the good life.” She stated, *“I hope that my children will have a good life thanks to access to loans, which allows me to save and buy animals for the future of my children. I can also take care of them and pay educational expenses with the savings income.”* When asked how the situation of their children differed from their own situation, the women most often shared that **they felt their children’s situation was better due to access to education (77%), healthcare (32%) and financial resources (39%)**. Djénéba Diarra summarized these trends of improvement by stating, “I

think that my children are better off than me because there are more financial activities, and access to health and education is easier.”

In 2010, 75 percent of the women who were questioned about their situation compared to their mother’s responded that they were better off now than she was. In 2012, **every response indicated that the situation was better and easier for women now than in their mother’s time.** The women’s indication that the Savings Group or byproducts of it had contributed to this betterment of situation doubled from one-third to two-thirds between 2010 and 2012. Niama Diarra reflected the same sentiment as many of the other women in Saving for Change groups when she said, *“Women are in a better situation today thanks to the Savings Group. Women are more motivated, more educated, and do more income-generating activities.”*

The women were encouraged to reflect specifically upon their ability to make decisions about finances within their community and for their health. **Sixty-five percent of women felt their participation in financial decisions and spending were greater than those of their mother’s.** This was a change from what was observed in 2010 when most of the women thought they had the same ability as their mothers, and many reported that their husbands made the financial decisions for their family. Oumou Camara offered, *“I make more decisions because I make more money than my mother.”* When discussing health decisions, only 32 percent of the women made any indication of their decision-making ability in comparison to their mother or in regard to their husband. Seventy-one percent instead responded to this question by contrasting the use of traditional or pharmaceutical medicine. Lastly, the women’s perception about their ability to make decisions within their community had not changed much since 2010. About 48 percent of the women suggested that they were able to make more decisions in the community than their mother, while the others did not see a difference. However, there is a trend in the responses that implied that being a part of a women’s group increased their ability to contribute to community decisions.

Goals

The reasons that women had joined or stayed with a Savings Group were similar to the responses given in 2010 and included the following:

- Importance and benefits: 61%
- To save money and to learn how to grow their money: 55%
- To improve their lives and lessen their problems: 19%

Importance and benefits of this program included sentiments such as being part of a women’s group, harmonization between women of the community and access to loans. The percentage of women recognizing these benefits has nearly tripled from 2010 to 2012. Women’s responses about being able to save and learning to grow their money were doubled within the women’s responses. Answers that specified an improvement to life and lessening of problems declined by 3 percent, but still had a noticeable presence in the women’s reasoning for joining a *Saving for Change* group.

The savings goals of the women maintained the same major themes as were found in 2010; however, **there was an increase in the number of women who were saving for more than one item, or who had begun saving for one item but then had additional saving goals.** Aïssata Diarra is one such woman who has seen benefits of the Savings Group on her previous goals and is now building upon those goals: *“I joined because I wanted to do a small business (tea, sugar, rice) and I’m continuing because I want to expand/develop my business activity.”* Solange Traoré demonstrated the desire to use the Savings Group to accomplish several goals: *“I knew that the distribution would occur at the beginning of winter and I planned to buy peanut seeds and food for my family; in addition, I plan to do a little business.”* The number of those saving up for food (12%) and to raise livestock (6%) showed clear increases.

- Children’s expenses: 35%
- Commerce: 29%
- Food: 32%
- Raising animals: 23%
- To save: 10%
- Other (to improve their house, to buy clothing, to increase marriage trousseau, etc.): 16%

As presented earlier in this report, the majority of groups had social goals. Only five women (17%) were in a group that did not have a social goal. Maminè Coulibaly reported, *“In cases of sickness, the group comes to help in fieldwork and contributes to social events.”* There were additional opportunities for the women to work together to bring in extra revenue. Forty percent of the women reported having had this opportunity to earn additional income with the members of their group. Eighty-three percent of those women noted that they worked together in the field growing crops such as peanuts. There was also a small percentage of women whose groups made and/or shared soap. The women were unanimously in favor of these social goals, feeling they provided help in times of hardship or large expenses as well as having bonded the women in the group closer together. Hawa Coulibaly reflected, *“It’s a good thing. [It has affected me] positively because I don’t feel alone anymore.”* Habi Traoré concluded, *“I am honored if I see the group’s gift.”*

Benefits and Challenges

Sixty-seven percent of women still noted an increase in income and access to loans as the primary benefits of the *Saving for Change* group. Additionally, 50 percent of respondents noticed a social benefit from being a member of their groups. Djénéba Diarra described the benefits of her journey; *“I’ve had benefits financially. When I was given funds for the first time, I had more than 50,000 francs CFA. I’ve also met many people, learned and seen things.”* Thirty-three percent of the women also noted material items that they were able to purchase as a result of their Savings Group, such as goats, kitchen utensils, clothing, food and contributions to trousseaus.

Many of the benefits identified by other women were reflected in Adiaharatou Diarra’s journey with *Saving for Change* and how her business has been affected. Adiaharatou now has boutiques in Zanadjèdo and Néguelabougou and owns her own home and land. She recounted:

“I was doing business by chance, but with the group I learned how to manage funds and do my business. I have sold and diversified my products. I have developed my activities. I started with shoes and wicks, and now

I have added ointments and baby clothing. All women should join. It encourages them to do business. I have greater self-confidence because the number of shares that I contribute at each meeting increases in every cycle. I would tell the woman who is starting a business that it helps one to manage well and for the woman who does nothing, it will allow her to start a business and better her income.”

The percentage of women who reported having had no challenges with the group decreased from 67 percent in 2010 to 57 percent in 2012. This may support the original assessment that women were hesitant to disclose any problems they had with an unfamiliar interviewer. It could be worth continuing to observe during future assessments. Amongst the women who did report challenges, the common themes were:

- Repaying loans themselves – 27%
- Other women in the group repaying loans – 27%
- Accessing additional loans – 36%
- Personality/Generational conflict – 27%

When asked what might discourage other women from joining the group, 67 percent stated that a woman’s perceived inability to repay a loan or meet her weekly contribution amount would be the most discouraging factor. It is important to note, however, that the responses from the women about their own ability to repay loans and meet their weekly contribution were more favorable, signifying that the training women received as part of this program helped them overcome the challenges of meeting dues and repaying loans.

Learning from Group Members

In 2012, all of the women stated that they continued to learn from other group members. Greater emphasis was placed on mutual aid, financial cooperation and learning to better respect other group members than in the 2010 data. Members continued to report learning principles of saving money. In 2012, the group members did not mention learning more about childcare or hygiene as they had in 2010. It appears as though **the most valuable thing learned was how to work and function as a group in society, and how that had benefited their communities.** Individual benefits mentioned by group members pertained mainly to financial security and better social relations.

Group members continued to mention their age differences. However, this was mentioned more by members in 2012, by an increase of 47 percent. The women also mentioned how group members were similar (60%) and different (23%) in relation to their monetary needs. No mention was made of literacy levels or specifics on how money was used among women in 2012.

Value of Group Membership

All but one of the women interviewed in 2012 intended to remain in their Savings Groups after the current cycle. The one member who left the group stated that it was, “...because of a generational conflict,” but that she had recommended the group to her daughter. Additionally, only one woman said she would not recommend the group to other women. When asked if she would recommend the group to others, Oumou Diarra gave a positive recommendation and said, “Yes, there

are many benefits in the group. It's preferable to be in the group." Though the majority of women recommended joining a Savings Group, they still listed reasons that could discourage others from joining. Common reasons between the 2010 and 2012 groups that may discourage joining included the following:

- Old age
- Sickness/poor health
- Inability to contribute weekly or repay loans

It would appear that the majority of women who are part of a Savings Group have seen many benefits and will continue to participate in the group. These women have been able to identify positive effects on their families as well. Wassa Traore said, *"Thanks to the money, I feed my family, I take care of them and I educate my children."* Group members reported that Savings Groups are good for all women, and Oumou Camara would encourage others to join by telling them, *"It's good to be in a group so that you aren't alone."*

IV. Conclusion

As in 2010, the 2012 impact story interviews from these members suggest that *Saving for Change* provides both financial and social benefits. Additionally, women who participated in the groups experienced an increase in food security and changes in PPI scores, indicating a possible change in the more detailed aspects of wealth levels. Although this study does not prove these impacts, by asking participants to think and discuss various ways in which the program has affected their lives, it has allowed us to learn from past and current perceptions and to set up a framework for future comparisons. We can see that many members valued the ability to access loans to pay for expenses related to their children, health, business and food; they valued the ability to save for future needs; and they valued learning more about managing their money. They have been able to help their businesses grow, supplement their funds and other income-generating activities undertaken by the group and provide each other "mutual aid." By exchanging ideas and opinions with the other members, women are learning more about their businesses, how to work and function as a group in society, and how that has benefited their communities. They appreciate being part of a women's group and seeing harmonization between women of the community. This research has allowed us to better understand the lives of women who participate in *Saving for Change* and how they benefit from the program, as well as add to the large and growing body of evidence on Savings Group participation.

Data gathered on weekly contributions and distribution yielded some interesting changes from 2010. Members invest and save more money with more time in the program. Fewer women claimed using the distribution funds for agricultural or other business investments in 2012, but reported using them for a variety of other reasons, such as food, clothing, utensils, trousseaus, health education and building a home.

In both 2010 and 2012, members' primary reason for joining *Saving for Change* was to access loans in order to cover business, food, health and family expenses. Although the appreciation of loans didn't

change, the frequency did; in 2012 members took out 3.7 times more loans per cycle than in 2010. **One of the more interesting findings of the research showed that, unlike in 2010, in 2012 members had less variation in loan size throughout the cycle. Women tended to take loans out in the same amount, rather than taking out larger loans as time went on, as was the case in 2010. When asked the reason for taking out smaller amounts, women most often cited repayment difficulty and the cost of beginning a business. For the 30 percent of respondents who took out larger loans than in the past, they reported that more money was available in the group's bank, which enabled larger loan sizes. Women also had more favorable responses about their ability to meet the weekly contribution and to repay loans, suggesting that women are learning to manage their money more wisely.**

Women reported having taken loans for multiple reasons in both 2010 and 2012. The most common reasons were for business-related costs, to buy food and for farming, although some members mentioned using them for their children's education. Seventy-nine percent of all members reported using loans to pay for health expenses in 2012, and 44 percent reported that these health issues affected their ability to pay their weekly contributions or loan payments. The number who had taken out an emergency loan increased from 15 percent in 2010 to 52 percent in 2012. ...87 percent reported an improvement in their business over the past two years because of their participation in the group. Some of these improvements were increased quality and expansion of products, starting up a business, and increased profits. In the area of member education, all but two women mentioned one or more things they learned from the malaria education initiative, with 65 percent of the women sharing the information with family, friends and community members.

Health and well-being are major issues for *Saving for Change* members, with over half in both 2010 and 2012 citing health as a main prerequisite for well-being or "the good life." Wealth was the next-most common characteristic response (45%). Common definitions of well-being included having a family, work, access to living necessities and longevity of life. Barriers included financial problems, poor diet, poor health and production issues. Ninety percent of women surveyed in 2012 believed that their children were better off than they are now, largely due to increased access to education (77%), health care (77%) and financial resources (38%).

In 2012, 80 percent of respondents were determined to be food-insecure—a statistically significant reduction from 93 percent in 2010. In spite of this finding, most of the respondents observed insufficient food supply for the overall community, although many of these reported that they personally had good food and that their food security was improving. The mean PPI score increased from 35 in 2010 to 40 in 2012. Overall, however, results indicate that as in 2010, 74 percent of the 2012 *Saving for Change* members interviewed live under the national poverty line (measured at 394 CFA per capita expenditures per day) and 37 percent of members live under the USAID Extreme Poverty Line (measured at 228 CFA per capita expenditures per day), down from 41 percent in 2010.

Members cited various motivations for joining *Saving for Change* groups, with similar responses in 2010 focusing on the importance and benefits of the group (61%), saving money and learning how

to increase their money (55%), and to improve their lives and lessen their problems (19%). Benefits of belonging to the group were seen as being part of a women's group, harmony within the group and access to loans. The number of women recognizing these benefits nearly tripled between 2010 and 2012, with a doubling of responses about being able to save and learning how to grow their money. All but one of those interviewed intended to remain in their group after the current cycle.

Appendix: Member Stories

Salimata

Salimata is a 52-year-old mother of six, living in the rural village Sindala. She has been a member of the *Saving for Change* group Bamba for two years. She contributes 100 FCFA (\$.20) every week, currently has a loan of 10,000 FCFA (\$20), and has saved 1,000 FCFA (\$2). She is currently a 0 on the Food Security Scale and a 49 on the PPI. These scores have improved from a 4 and a 36 in 2010.

Salimata says that the good life is “*being in good health, having resources (income), having a husband and children.*” She says she has what is necessary for the good life since she is part of a self-sufficient family and has children, even though her husband died. Her husband’s death and the death of her own parents and close family have been the biggest trials of her life. Aside from consolation from her family and friends, the fact that her children are grown has consoled her. Her children have moved from her village: one to Bamako, one to Equatorial Guinea and two to Kayes.

Her family has a good diet because they have cereal and gardens, so they eat vegetables, a lot of peanuts, and even meat from time to time. She says that food is different now from her mother’s time. “*There are multiple differences: with gardening we have vegetables, with equipment we produce more, and we have meals that vary, with a corn base. We eat rice during winter as opposed to times past when we only ate corn.*” Her children, as well, have many products to choose from: bread, cookies and other things. “*Before, children didn’t know how to spend money because they didn’t see anything to buy. Now they are always thinking about buying snacks.*” Salimata says that it’s the improvement of income that is at the foundation of this difference in diet. The greatest health problem is malaria. Salimata worries most when sickness worsens because she fears death.

Salimata says that women have more opportunities to make decisions now, though in the household this isn’t the case. She would like more influence over improving household and community income. Income-generating activity, support projects and equipping women have bettered their situation. Children are better off as well, she says, because the income their mothers earn allows them to satisfy the needs of children.

Salimata joined *Saving for Change* to increase her capital for her business. She has used her loan to buy fertilizer and for small expenses. She likes the emergency loan that is offered by the group. “*It creates hope,*” she says. “*I prefer this loan because of the confidentiality.*” Before joining the group, she said that her capital didn’t exceed 25,000 FCFA (\$50), but now she is at 75,000 FCFA (\$150), which is a big change for her, she says. “*The group allows you to meet your needs without depending on your family, who would normally do that for you.*”

Currently, Salimata needs more money to purchase a place from which to sell. She currently sells from her home. In her group, members are not allowed to take out more than the amount set by the group. However, the group has increased her self-confidence in taking out more loans, even from

other providers. She recommends the group because it means that people can save and have consistent funds for their business activities.

Solange

Solange Traoré is the 33-year-old mother of four, living in the rural community of Fodembougou. She is part of the *Saving for Change* group Benkadi and has been for over two years. In those two years, her Food Security Score has decreased from 3 to 7, and her PPI score has increased slightly from 37 to 39. She currently contributes 400 FCFA (\$.80) every week, has a loan of 7,500 FCFA (\$15) and has saved 3,200 FCFA (\$6.40). In 2010, her loan was 5,000 FCFA (\$10) and her weekly contribution was 100 FCFA (\$.20).

For Solange, the good life means good health, hygiene and diet. The greatest struggles in her life have been losing her father at age 10 and losing her mother a year ago. However, she feels that her children will have a good life since they are in school and have never had to redo a year. Children in the village are normally the ones who suffer most from hunger, though. Solange has also experienced hunger since her parents farmed by hand and didn't make much. Her diet isn't as good as her mother's was because Solange doesn't eat peanuts, meat or fish. Bad rainfall and the scarcity of meat cause this problem for her and her children.

Solange is in good health, despite her poor diet. Two of her children have malaria, however, and her husband suffers from back pain. She worries a bit for the health of her family, primarily when the sick person can no longer eat. If her family were to face another case of malaria, Solange's family finances would be greatly affected, she thinks. *"I just put all my savings into medicine for my child who is sick with malaria; I had to borrow money to afford it."*

Solange enlists the help of her husband regarding education and health decisions. She has more influence than her mother did, she feels. *"Before, women couldn't have an impact on community decisions. I have formed groups and am president of a women's group. I participate in decision-making."* She would like to be more listened to in decisions concerning her children's marriages and also community decisions. Currently, community decision-making is reserved for the older women.

Solange joined *Saving for Change* to be with other women and to have more knowledge. She planned to buy peanut seeds and food for her family in addition to doing small business. When she took out a loan to care for her daughter last year, she had to sell her chickens in order to repay her loan. Her business is selling tea, sugar and spices. It is thanks to the loan that she was able to begin her business. The Savings Group, she says, *"is beneficial for all women, thanks to the easy loan access."*

Solange's *Saving for Change* group has a social goal of sanitizing the village each week. She sees its benefit in reducing sickness. She would recommend the group to others because it allows them to save and have access to loans.

Salimata

Salimata is the 68-year-old mother of one child, living in rural N'Tonimba. She has been a part of *Saving for Change* group Faïda for five years. Her current weekly contribution is 250 FCFA (\$.50). She has a loan of 30,000 FCFA (\$60)—an increase from her 5,000 FCFA (\$10) loan in 2010. Her savings currently amount to 6,000 FCFA (\$12). Compared to 2010, she improved her food-security score from a 9 to a 7 on the Food Security Scale, and her PPI score has improved 11 points to a 32.

Salimata believes that wealth and having boys are what make the good life. *“If I had money and if I had a boy, my daughter-in-law would cook for me,”* she says. Her greatest life challenges have been two operations and having only daughters. One of her daughters died, leaving her two children with Salimata. Her remaining daughter cannot have a good life, she says. *“She doesn’t do anything. She is already suffering.”*

Winter is the hardest time for her community since the children sometimes suffer from hunger. Salimata has experienced hunger many times because of little rainfall and a lack of workers. She only eats rice and leaves, so her diet is lacking. During her mother’s time, she says, *“With 100 FCFA (\$.20) you could buy fish for a week, whereas now 2,000 FCFA (\$4) of fish doesn’t last more than three days. The world has become more expensive.”* She says that life was easier during her childhood. Children now go to school rather than working. Salimata suffers from blood-pressure problems and typhoid. Every time a health problem occurs in the family, she must find loans or help from those close to her.

Despite these problems, Salimata is more involved in decision-making than her mother, especially in the community. She would like to be more listened to by the children and her late co-wife. She feels that both women and children are better off now because of education and more community influence.

Salimata joined *Saving for Change* to strengthen relationships with the other women and for the group harmony. She planned to buy food with the money from the group. She currently is struggling to pay her weekly contribution. She hasn’t been able to pay it for about four weeks due to inability to work because of typhoid and blood-pressure problems. She hasn’t been able to work for a year. She normally gardens and produces coal. She needs money in order to pay for workers.

The greatest change that has happened for Salimata since joining *Saving for Change* is easy access to credit. *“I no longer have to go around the village to have a loan.”* She says that even in times of financial problems, you can find alternatives in order to be a group member. She recommends the group to others because of the mutual aid and easy access to loans. She says that it makes saving easy and provides sociability. *“Whatever the level of poverty may be, every woman should be able to pay the contribution. Even in cases of sickness, late payment is tolerated,”* she says.

Farima

Farima is a 70-year-old from rural Kalaya in the *Saving for Change* group Sabougnouma. She has been a member for two years. She has three children and one co-wife. She is currently at a 1 on the Food Security Scale—a drastic improvement from her 2010 score of 9—and she is a 45 on the PPI. In 2010, her PPI score was 40—also an improvement for 2012. She contributes one share of 100 FCFA (\$.20) every week, just as she did in 2010. She currently has no loan. In 2010, her loan was for 1,200 FCFA (\$2.40).

For Farima, the good life means *“being in good health and having income; having children in good health with good income.”* She doesn’t have any serious illness and has access to food, thanks to her brothers and children. The biggest trials she has faced in her life include being fatherless, losing three of her children, and losing her husband. Farima also has pain all over her body, due to an accident. She is confident, though, that her surviving children will have a good life, thanks to God.

Farima has never lacked for food. She says it’s the poor that suffer from this the most in her village. She says that nowadays produce and food is varied. *“One can have a varied diet if one has money.”* She says that the children can buy bread and cake, which wasn’t available when she was a child.

Farima worries about her family’s health when the person who is sick can no longer work. When treatment is necessary because of disease, she must make corn to even out her expenditures. *“When you spend your savings before the crop, you have no other income. You have to wait for the next crop to replace what you spent on health.”* Because Farima is the oldest and a leader, she is able to participate in decision-making, which she does with her son. She makes decisions concerning the children’s health. She feels that women are better off now. *“Women are better-clothed and have enough food. Before, women spent days in the same outfit. During weaning, children were fed with leaves. We have access to food everywhere now.”*

Farima joined *Saving for Change* to have money and pay for agricultural resources. *“Being in the group is better than being alone.”* The challenge she has is the increase of the weekly contribution which is set by the group leader. She says that most of the women don’t want it to increase despite the wish of certain members. She has learned in the group to be patient and to counsel other members to do the same. She doesn’t think that her family has benefitted from her participation in the group, but she would like to continue as a member so that she can have money from savings like the other members. Farima says that saving is beneficial for all women.