

***Saving for Change* Impact Stories Research Report: Burkina Faso**

Freedom from Hunger and Association Solidarité et Entraide Mutuelle au Sahel

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(Fieldwork: October–November 2012)



Photo of Rakeita Karambiri, taken by Lessokon Sarl Research Firm

By Amanda Johnson, Chelsey Butchereit and Megan Gash



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Executive Summary

To better understand the lives of *Saving for Change* members, Freedom from Hunger conducted an “impact stories” study to look at the life events, opportunities, program perceptions, food security and poverty levels of 32 members of different *Saving for Change* groups located in 18 villages across the northern region of Burkina Faso that were formed through the organization Association Solidarité et Entraide Mutuelle au Sahel (SEMUS). Individual stories have been written for each respondent who described her experience with the program in a holistic way, and the aggregate outcomes are described in this report. Sample stories are provided in the appendix.

The data collected for this report provides information about newly formed *Saving for Change* groups (or Savings Groups) and reflects the experiences of women who had not yet completed one full savings cycle. At the time of the interview, participants had been involved in a Savings Group, on average, between seven and nine months. Reported minimum weekly contributions for groups ranged from 100 CFA (USD \$.20)¹ to 500 CFA (\$1.00) with 84 percent of groups requiring minimum contributions of 100–200 CFA weekly. Most women reported contributing only one share weekly, meaning 81 percent of the women reported weekly contributions between 100 and 200 CFA.

Reported accumulation of savings ranged from \$4–\$30 with a majority of women (81%) reporting savings between \$6 and \$15. Because one full savings cycle had not yet been completed, disbursement of savings had not occurred. When women were asked how they planned to use their disbursement, the three most common responses included 1) buy a sheep, goat or engage in some form of animal husbandry; 2) strengthen the capacity of their income-generating activity (IGA); and 3) pay for their children’s school expenses. Though very few women (12%) reported having a savings goal, it is evident that they have plans for using the savings.

Access to loans was mentioned as one of the benefits of being a member of a Savings Group. Ninety percent of women at the time of data-collection had taken out a loan. The remaining 10 percent (three women) had not taken out loans because their group’s moneybox did not have enough funds or because their turn to take out a loan had not yet arrived (the lack of funds meant not all loan requests could be honored when asked). Fifty-six percent had loans ranging from 2,500 CFA (\$5) to 20,000 CFA (\$40), with the average size at about 8,500 CFA (\$17). Members wished to take out larger loans but could not due to insufficient funds in the group’s moneybox.

Most members use loans for costs related to their business or to buy and re-sell food and other items. All but one woman reported having small businesses and 59 percent reported positive effects on their business as a result of participating in a Savings Group. Others mentioned using

¹ Currency conversions from the Central African Franc (CFA) are based on the exchange rate of USD1 = 500 CFA as of November 2012, and rounded to the nearest whole dollar. Retrieved from <http://www.oanda.com/currency/converter/>.

loan money for food and health-related costs. Emergency loans were not available for women; a majority of the Savings Groups (87%) did not offer a loan of that nature.

When asked to describe “the good life,” women often mentioned health as an important component. Health was described in terms of being able to work, having access to a variety of nutritious foods, and looking as though they were healthy. One-third of women reported that they were very worried about their families’ health. More than one-half of women reported eating better than their mothers and most felt their children were eating better than they as children had.

Though the women report eating better than their mothers, many still struggled with food security. Using the outcomes of the Freedom from Hunger Food Security Survey (FSS), 91 percent of women were found to be food-insecure with 52 percent of those facing moderate food insecurity and 48 percent facing severe food insecurity. Almost all women reported food security as an issue for members of their villages at certain times of year (at the end of the dry season, just before rainy season begins) and for some, throughout the year. The results from the Progress Out of Poverty scale indicated that 30 percent of respondents were living under the Burkinabe national poverty line and 12 percent were found to be living in extreme poverty as measured by the USAID Extreme Poverty Line. SEMUS is reaching women who struggle with food insecurity and poverty, and tries to alleviate their difficulties through engagement in the savings program.

The main motivators for joining a *Saving for Change* group included increasing earnings and savings, accessing loans, meeting other women, improving their lives and lessening their problems. The aspects of the Savings Group structure that women liked included a simpler and less formal process for taking out loans as compared to that of a microfinance institution (MFI), the convenience of having financial services closer to home and the fact that all money earned stays in the community.

When asked how they thought joining a Savings Group had affected their lives, women most frequently expressed that the greatest benefit was financial gains that have come to them either through loans or being able to generate more income through their work. Members also reported an increased ability to pay for food and school expenses, and an overall increase in their self-sufficiency and financial capacity. Although a majority of women reported no challenges to their participation in a Savings Group, there were a few who shared their challenges. One mentioned that she was unable to make her weekly contributions because her child got sick, another mentioned that there was opposition from the men in her community, one found the meetings difficult to attend and two wanted the ability to take out larger loans.

When asked about what they had learned from other group members, 63 percent of women shared that they had received helpful advice that gave them new knowledge, skills, or helped change their thinking about something. One woman’s response summarizes what women reported learning. She said she learned how to defend women’ interests, leadership skills and how to mobilize economic actors. She also reported that she felt her ideas received more consideration and were valued in community meetings. Women reported seeing the value of collaboration, cooperation and support

of the other women in their group. Easing of tensions among community women, the development of solidarity, compassion, affection, understanding and mutual trust were listed as changes that were occurring because of participation in a *Saving for Change* group. Other women reported an increase in their leadership skills as a result of learning how to manage a Savings Group. Overall women reported they were learning important financial skills such as disciplined saving, entrepreneurship, better-business management and household-management skills.

Each and every woman interviewed said she would recommend participating in a Savings Group to other women and all but one of the women said they planned to continue to participate in a Savings Group as well. Women value their membership in Savings Groups and want other women in their communities to participate because of the financial and social benefits it provides.

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 with SEMUS in Burkina Faso began in 2012. It enables the very poor to form self-managed Savings Groups and participate in simple, relevant, high-impact education in health, business and money management. The program brings basic financial services to areas that are typically beyond the reach of microfinance institutions (MFIs) and, in doing so, creates sustainable, cohesive groups that tackle social issues facing their members and their communities.

This study of Savings Group members was conducted with one of Freedom from Hunger's local NGO partners, SEMUS, which works in the northern region of Burkina Faso in rural areas of the province Passoré. This region is the poorest in Burkina Faso, with approximately 68 percent of households living below the poverty line.² More than 80 percent of the workforce relies on agriculture for income in an area with inconsistent rainfall and poor soil, which often leads to poor crop yields.

Study Purpose

The key objective of this study was to administer three of Freedom from Hunger's impact-monitoring tools on 34 of SEMUS's distinct *Saving for Change* members to learn more about their lives and their participation in the program. During October and November 2012, 34 members were individually interviewed. To ensure variation³ in the data, the 34 members were from several Savings Groups across 18 different villages. Two interviews were not analyzed because they were incomplete, leaving 32 interviews for analysis.

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. Among other things, the goal of the methodology is to better understand the following:

- 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 member's lives
- 4) Structure and rhythm of the members' communities
- 5) Role a program has played in members' lives

² Field report from Lessonkon Sarl. Quoted from the *Survey of Household Living Conditions 2009* (EIVM 2009).

³ Ibid.

Women are generally interviewed within or shortly after their first year of participation in the program. Two to three years later, the same women are interviewed again with the FSS, PPI and Impact Story Questionnaire. Impact stories help 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 is rare in the poorest areas of the world.

II. Methods

Sampling and Group Selection

To have a broad representation of *Saving for Change* members, a randomized selection of new groups was taken from the SEMUS database. With the assistance of the *Saving for Change* coordinators, a total of 34 members were randomly selected across a minimum of 18 groups. Villages included: Bibiou, Boussou, Kera-Douré, Kondin, Kontelé, Kontigui Silmissé, Koudoumba, Kourbo, Latodin, Niessegua, Petit Samba, Posso, Rondolga, Sapella, Tanghin and Tougouya Koko. Within these 18 villages, groups were visited with an accompanying animator from SEMUS.

Implementation and Member Selection

After coordinating with SEMUS staff, a schedule was created in an attempt to meet with the *Saving for Change* groups on the day of their weekly scheduled meeting. All 18 villages were scheduled to be visited over a four-week fieldwork period in October and November 2012. Interviewees were selected at random; cases in which the selected member refused to be interviewed, another member was randomly selected.

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 evaluate the effect that *Saving for Change* has had on its members. To assess food security and poverty levels, Freedom from Hunger's FSS and PPI scales were applied. The ultimate goal was to better understand the impact *Saving for Change* has had on 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 -insecure. The other eight questions measure the intensity of the food-insecure households, determining whether they are moderately 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 totaled 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 four poverty lines, however, for this analysis we focus on two lines: the Burkinabe national poverty line and the USAID extreme poverty line. The national poverty line is set at approximately 226 CFA per capita expenditures per day and the USAID extreme poverty line is set at approximately 153 CFA per capita expenditures per day.⁴

Analysis

The individual interviews, data entry and initial analysis were completed by the Burkinabe firm Lessokon Sarl, located in Ouagadougou. Freedom from Hunger staff designed the study and survey instruments. Analysis of the data was also completed by Freedom from Hunger staff with the assistance of two graduate students from Brigham Young University. The analysis consisted of examining the answers to individual questions for all respondents, comparing answers from one respondent to another, and selecting themes from which to further analyze and draw conclusions. Individual “impact stories” were written for 30 of the 32 respondents from completed interviews that describe their experiences 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 serve as a baseline, and follow-up surveys with the same participants are planned in three years. The intention is to compare differences observed over time. However, there is an attempt to understand what changes the members perceive to have occurred since the beginning of their program participation with the baseline data-collection. The changes noted are based on self-reported data from members, without outside verification. Additionally, the study did not control for self-selection bias of participants who join savings programs. Therefore, results are best generalized to similar women who select to participate in these types of programs.

III. Results

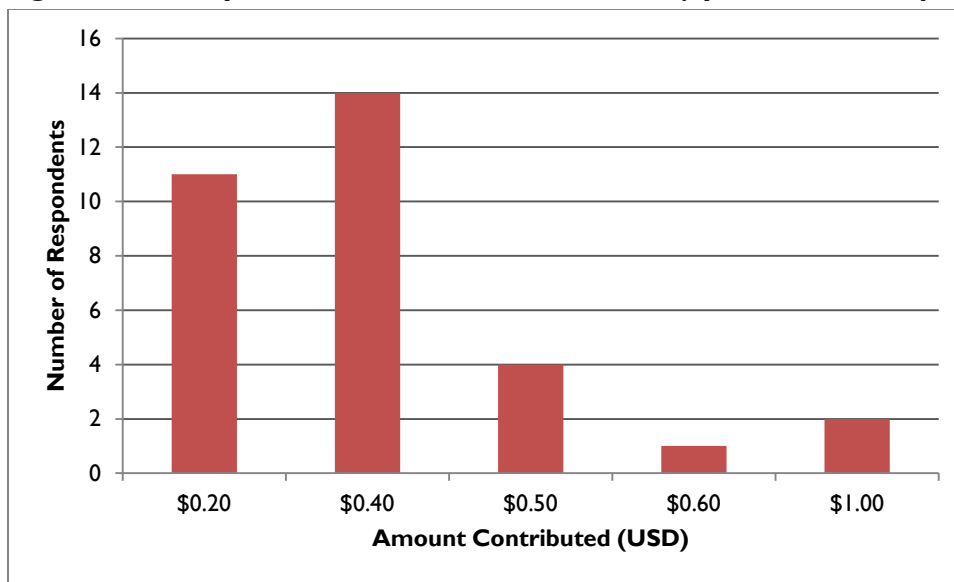
Weekly Contributions, Savings Accumulation and Plans for Distribution

Membership in a Saving Group is a relatively new experience for the women, as all had been members for less than a year at the time of interviews. A majority of the women interviewed (72%) joined a *Saving for Change* Savings Group in April 2012. A smaller number of women joined during March 2012 (19%) and the remaining 9 percent of women joined during May 2012.

⁴ Schreiner, M. (2010). *A Simple Poverty Scorecard for Burkina Faso*. Retrieved from <http://www.microfinance.com/English/Papers/Scoring_Poverty_Burkina_Faso_EN_2003.pdf> (January 28, 2014)

The required weekly minimum contribution varies by Saving Group with many groups requiring at least 100 CFA (\$.20) and others requiring more. Required minimum contributions ranged from 100–500 CFA (\$.20–\$1). Twelve women reported having a 100 CFA (\$.20) minimum, 15 reported a required contribution of 200 CFA (\$.40), 3 reported 250 CFA (\$.50), 1 reported 300 (\$.60) and the last reported the largest required minimum weekly contribution of 500 CFA (\$1.00). Almost all (96%) women reported contributing only one share for their weekly contribution. Figure 1 provides further details on the weekly contributions and the numbers of respondents contributing at each level.

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



The estimate of the total amount each member had in savings is based on the number of shares and how members have been saving in the current cycle. The range for members was from \$4 to \$30, with a majority (81%) having between \$6 and \$15 in savings.

As the Savings Group had not yet completed a full cycle at the time of data-collection, distribution of savings also had not occurred. Questions were asked in the interviews, however, about how women planned to use their distribution when they received it. The most common responses in order of frequency are listed below:

1. Animal husbandry: 46%
2. Strengthen capacity of income-generating activity (IGA): 41%
3. Pay for children’s schooling expenses: 22%
4. Buy, save and resell grain when prices are higher: 9%
5. Save money in a formal MFI: 9%

Loans

Access to loans was mentioned as one of the benefits of being a member of a Savings Group. The group member Nombamba illustrated this point with her response: *‘Joining Saving for Change is beneficial on several levels. It is positive: we develop the discipline of saving, you have access to loans. . . . All this*

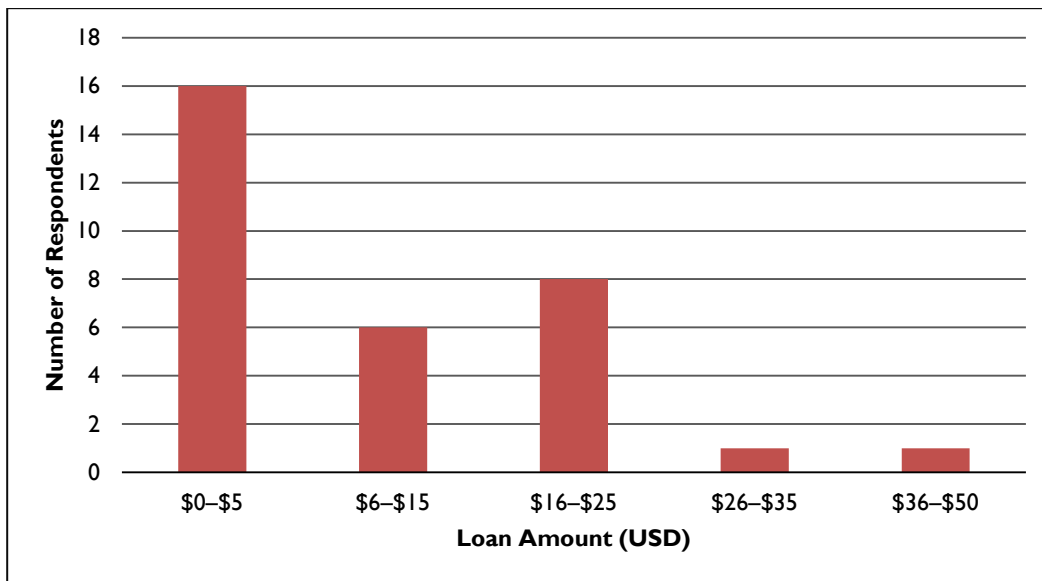
helps us get out of poverty.” Only three women had not taken a loan during their current cycle; not having enough money in the group’s moneybox was the predominant reason. Additionally, the women had to await their turn to take a loan since not enough funds were available to address all loan needs at once.

Loan Size

Typically, as a member takes new loans, the amount she borrows increases. Of the members interviewed who had taken more than one loan, about half of them had a second loan smaller in size than previous loans taken. Many women mention that the funds are insufficient for their desired loan amounts. Otherwise, the remaining members who had taken more than one loan all had loans that increased in size throughout the cycle.

At the time of data-collection, 56 percent of members had loans. The loan amounts ranged from 2,500 CFA (\$5) to 20,000 CFA (\$40), with the average size of a loan at about 8,500 (\$17). The most common amount members borrowed was 10,000 CFA (\$20). For members who had taken only one loan since the beginning of the cycle, the loan amounts ranged from 2,500 CFA (\$5) to 10,000 CFA (\$20), with the most common amount at 10,000 CFA (\$20). (See Figure 2.) The first loans in the current cycle for members who had taken more than one loan ranged from 1,000 CFA (\$2) to 20,000 CFA (\$40), with the most common amount at 5,000 CFA (\$10).

Figure 2: Current Loan Size in USD (by number of respondents)

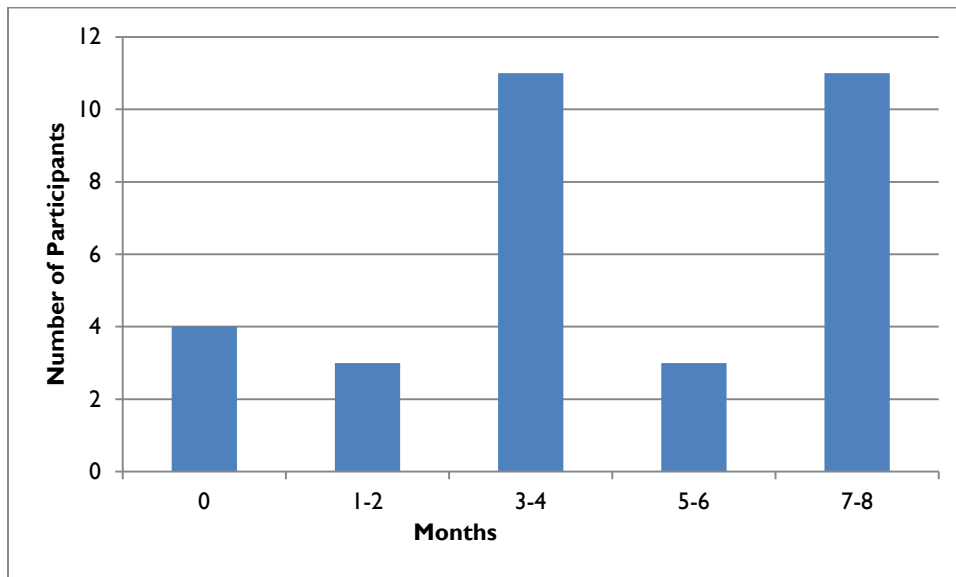


A recurring problem discussed by the *Saving for Change* members was the inability to take large loans. Ninety-four percent (94%) of members said they would like to take a larger loan; however, insufficient funds in the group’s moneybox prevented them from doing so. Since it is popular to take loans, group funds deplete quickly, which limits the size of the loan members can take.

Frequency of Loans

To examine the frequency of loans, a ratio was created that looks at the point in the cycle (or number of meetings passed) compared to the number of loans taken out in the current cycle. This ratio gives an estimate of how frequently, on average, a member takes a loan, or how many months (or weeks) pass for the member to take a new loan (although the number does not necessarily signify that it took that length of time for the loan to be repaid). For instance, if a member is at the 16th week in a Savings Group cycle and she reported taking two loans during this cycle, the average frequency is a loan every two months (or eight weeks). The frequency is distributed from one loan every two months to one loan every eight months. About 37 percent of members took one loan every one to four months, and about 50 percent took a loan every five to eight months. Figure 3 shows the average frequency of loans for the participants.

Figure 3: Average Frequency of Loans



Loan Usage

Over half of the Savings Group members take loans for business-related costs. Growing, preparing and selling food items were the most common businesses women had. Other businesses mentioned by women included running a small restaurant, selling tobacco, producing soap and animal husbandry. Women also used loans for personal needs such as food and health-related costs. Those who took loans for health costs used them for the treatment of their sick children.

The majority of surveyed women claim their small businesses have improved because of their participation in *Saving for Change*. Overall, 31 of the 32 women have small businesses and about 59 percent of those claimed that their business has been affected by being a member of *Saving for Change*. Most said that their businesses were affected by being able to increase IGAs, and others said they have been able to purchase more things to sell. Minata commented, “*I could strengthen the capital of my activities. In addition, my business has increased.*”

Group members had varying opinions about, and varying access to, the emergency loan. Eighty-seven percent of the members said their groups did not give this type of loan; however, of the groups that did give emergency loans, only a couple members had actually taken one. When asked if they liked the emergency loan, almost all of the women who had access to an emergency loan said they liked it. Justine appreciated emergency loans for serious illness or starvation, *“it could be a heave of relief.”*

Well-Being, Health and Nutrition

When asked to describe well-being or “the good life,” a majority of the women mentioned having good health as a main characteristic of “the good life.” They often mentioned good health in terms of being able to work, eat healthy and look well. As Marceline said, well-being for an individual is the result of, *“health for herself, for her children and enough food for everyone.”* More than one-half of the women also described well-being in relation to having enough food and having enough money, and others describe it in terms of having family and happiness.

When asked what good health means to them, about 46 percent of the respondents mentioned being able to work. For most, being able to work meant having physical strength and capacity to work. Alimata explained the importance of work to good health, *“To be healthy is to be physically presentable, to be able to eat and drink enough, to be able to perform work that requires physical effort.”*

Unfortunately, good health remained a concern of these women. Over one-third of the women were very worried about their families’ health. Twenty-five percent worried a little and about 37 percent of the women did not worry at all.

About two-thirds (68%) of respondents thought they were eating better than their mothers ate. Three women (10%) thought what their mothers ate was better than what they were eating. Only one woman thought that what her children was eating was worse than what she ate growing up, and mentioned it was because she had lived in a town and now lives in a rural area. Most of the women thought their children’s improvement was because they were better-off financially. Others mentioned the modernization of society, increased knowledge and the love of a mother for her children as reasons their children were eating better.

Food Security

Using the FSS, Freedom from Hunger found that 91 percent of the 32 *Saving for Change* members were food-insecure. Of the 91 percent of women who were found to be food-insecure 52 percent reported moderate food insecurity and 48 percent reported being severely food-insecure.

Figure 4: Food-Security Prevalence

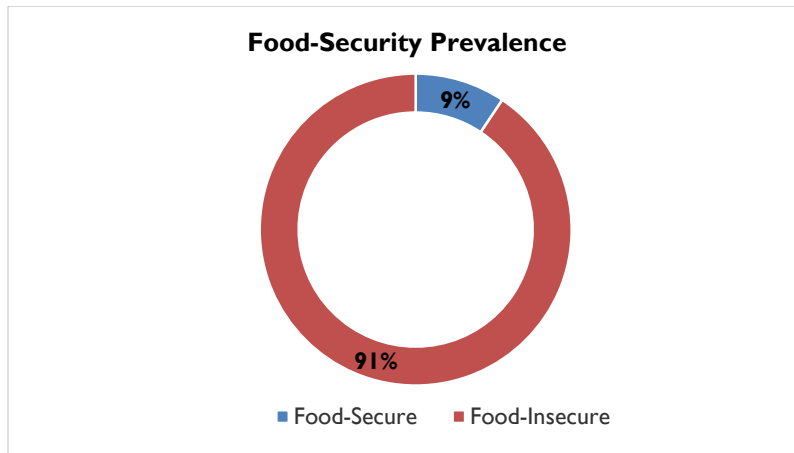
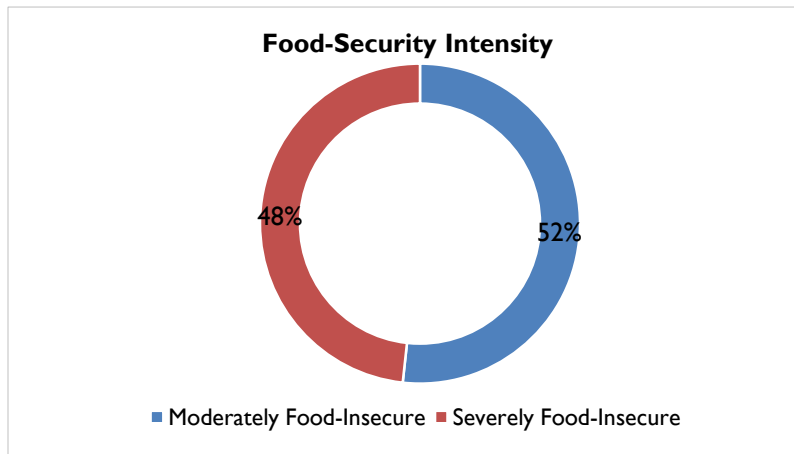


Figure 5: Food-Security Intensity



Respondents indicated that in many villages food insecurity is common throughout the year, especially just before the rainy season. One *Saving for Change* member in the village of Gollo stated, “*In some families, getting two meals a day is like a treasure.*” She and many other members indicated that the challenges faced in securing food included poor soil, inconsistent rains, lack of funds to buy fertilizer and insufficient crop yields. SEMUS and *Saving for Change* are reaching the very poor in these areas to provide them with financial options they could not have easily accessed before. The increased access to credit and help to accumulate savings have the potential to positively impact the ability of a woman to generate income, feed herself and her family.

Progress Out of Poverty Index™

The percentage of respondents living in poverty was calculated with results from the PPI scorecard. Thirty percent of respondents were ranked as living under the national poverty line, which is measured at 226 CFA per capita expenditures per day. Almost 12 percent of respondents are living below the USAID extreme poverty line, which is measured at 153 CFA per capita expenditures per day. These outcomes are typical of a new *Saving for Change* program. Prior research

has shown that the wealthier in a community join *Saving for Change* first, and over time, the poorer and more marginalized join.⁵

Shocks

Death was the most commonly reported difficulty impacting their lives. The loss of a husband or child was reported by 44 percent of respondents; seven (21.8%) reported the deaths of their husbands; eight (25%) reported losing a child, with four of those women (12.5%) reporting the deaths of more than one child. Additionally, 34 percent of women reported the loss of another family member. Sickness (of themselves or a family member) was reported by 22 percent of women. Additional shocks reported include poverty, abuse, forced marriage, unwanted pregnancy, emigration and divorce.

A large majority of respondents (84%) reported that family members and/or the community are the sources they look to when trying to cope with the difficulties they faced. Other sources of support mentioned in smaller numbers included religion, medical assistance and their Savings Group.

Opportunities

The members were asked whether they thought women today were better-off, the same or worse-off compared to their mothers' time, and also asked the same in regards to their children's future as compared to their lives at the time of data-collection. All of the respondents believed that women are better-off today than they were during their mothers' time, and about 37 percent of them credit this to having better access to health, food and schooling. An example of this viewpoint is from Mamouna, who mentioned, *"Women undertake income-generating activities with the support of men. They are enrolled in school. Access to health centers is no longer a luxury for them."* Some of the respondents said that women are better-off because of their independence and better finances, although not directly attributing it to the Savings Groups. Regarding the comparison of their children's future to their lives, all of the women expressed that their children would be better-off, mainly due to education. Aguiratou answered, *"In our time, we followed the herds of cattle. This is no longer the case now. Children are enrolled in schools in the hope that they will have a better future."*

The respondents were also asked to judge their ability to make decisions about certain issues in comparison to their mothers' ability to make decisions on those same issues. Regarding money, 93 percent of the women responded that their ability to make decisions is better than their mothers'. Most of them mentioned having their own money and therefore more autonomy to do what they want with it. Regarding health, 90 percent of the women thought their ability to make decisions about health was better than their mothers'. Most of the women said they were faced with health issues and expenses on their own so they were more autonomous with those decisions. Sophie explained, *"We are in a world of understanding and mutual support. My husband realized this and encouraged me in the work I lead and expenses that I can run from the income from such activities. At the time of my mother, men*

⁵ Gash, M. and K. Odell. (2013). *Savings Group Research Synthesis Paper*. The SEEP Network: Washington, D.C.

had a dim view of women involved in financial expenses of the household. The man was considered to be the head of the family, so he is the one to do everything.”

Lastly, regarding ability to influence community decisions, about 60 percent of the respondents believed they had a better ability to influence community decisions than their mothers did, and 40 percent said their ability was the same as their mothers’. The women who felt their ability was better than their mothers’ said that it was because women can now debate in public. They also mentioned that government interventions have allowed them to have more influence.

Goals

Participants were asked to share their reasons for joining a Savings Group and to identify their saving goals. Many thoughts were shared regarding reasons for the women joining a Savings Group but only four participants had defined savings goals. Some of the most common reasons participants gave for joining included the following:

- Increase earnings and savings(63%)
- Borrow money (41%)
- Have important standing and benefits (16%)
- Meet other women (16%)
- Improve their lives and lessen their problems (9%)
- Join at the request of someone else (9%)

Participants in Savings Groups may struggle to access funds through formal MFIs, which is why they may opt for membership in a program like *Saving for Change* instead. A *Saving for Change* member in the village of Niessga summarized why she opted to join a Savings Group over participation with a MFI. She said, *“Access to loans of formal MFIs requires too many formalities, in addition to its high cost. With our group, our interest remains in our savings bank.”* Another *Saving for Change* participant, Kalizèta shared that the convenience of having financial services closer to home was a factor as well. She joined *“to save money and to be able to have at the end of the cycle, the loan without having to make long trips outside the village. Before, I went to Ziga (5km) and Gourcy (10km) to contract the loans.”*

Benefits and Challenges

Members were asked a combination of questions to understand how they thought joining a Savings Group had affected their lives, as well as the benefits and the challenges of membership. The most common benefit mentioned was social, which 75 percent of the respondents gave. Alimata explained, *“Joining Saving for Change is to secure money, get advice from the facilitator and experiences from other group members. But also, having loans for work and helping one’s family.”*

The next most frequently mentioned benefit was financial gain, either from being able to take a loan or having more IGAs. Other benefits mentioned included financial (mentioned by over 50 percent of respondents) and educational. As an example, Mamouna said, *“With the loan I got, I went from one bag of flour for my sweetbread activity to two bags now. This means that the profit has increased.”*

Regarding challenges to being in the group, 80 percent of the members said they had none. A few members did express the challenge of insufficient loan capacity of the group

The most common response of the greatest change seen was financial improvement, which 34 percent of all respondents mentioned. Members mentioned specifically being able to pay for school or food, self-sufficiency and financial capacity. Regarding her self-sufficiency, Zoenabo said, *“Before, even to go to the mill, it was with the financial assistance of my husband. This is no longer the case.”*

The next most frequently mentioned benefit was an increase in IGAs. Other benefits mentioned were relationships with other women in the group and education in money management. One participant, Zalissa explained her improvement of IGA, *“My main activity is the selling of cake every day. Before, I bought 4kg flour in batches. I currently buy 20kg bag. This has a positive impact on the benefits that I have. I also speculate on cowpea and I met the family Tabaski feast expenses through this speculation.”*

Six respondents answered that there were no benefits; for most of them they had not been in the group long enough to notice a difference.

Learning from Group Members

When asked about what they learned from other members of their Savings Groups, respondents identified different kinds of learning. A majority (63%) indicated that they had benefitted from their participation in a Savings Group because they received helpful new knowledge, skills or were helped in changing their way of thinking. One member, Agnes stated that the most important things she had learned since joining the *Saving for Change* program were how to defend women’s interests, leadership skills and how to mobilize economic actors. She also reported that she felt her ideas received more consideration and were valued in community meetings.

Another form of learning that women identified was how to work in groups. Fifty-nine percent of women mentioned the value of collaboration, cooperation and support of other women. Marceline indicated that the important things she learned through the *Saving for Change* program included *“easing interpersonal relations between the women of the community, the development of solidarity, compassion and affection among women; understanding and mutual trust among the women in the group have increased.”*

Leadership skills were another form of learning mentioned by a smaller number of women (6%). These women spoke about their role as leaders in the group and the importance of learning how to manage others.

Half of the women responded that they were learning important financial skills such as discipline in saving, entrepreneurship, better business-management and household-management skills.

Value of Group Membership

Saving for Change participants value their membership in a Savings Group. The majority (88%) identified at least one positive effect that membership in a Savings Group had had on their lives. Half mentioned it helped them at home with expenses, including the ability to buy more food and meet household expenses. More than one-quarter of women identified that participation helped

them with their children's schooling expenses. About 25 percent identified that it helped with health expenses. Women also said they found value in the advice given to them by other women in the group.

The four women who did not mention positive effects attributed that to the fact that they had not been in the group for long enough to see the benefits. Every single woman interviewed, however, indicated she would recommend participation in a Savings Group to other women. The most common reasons reported for recommending participation were the financial and social benefits. Financial benefits listed included being able to save money in a safe place, having easier access to loans, having help to be disciplined in saving and the ability to better their IGA. Social benefits were also reported such as the giving and receiving of advice, mutual support and that groups are a place for new ideas and new knowledge to be shared.

Reasons given for why a woman should not participate in a Savings Group included the following:

- Women's age (older women were identified as potentially having difficulty in a Savings Group)
- Women with limited time
- Women who are very poor
- Women who lack technical ability to engage in an IGA
- Women who are unable to engage well with others (disrespectful, dishonest, etc)
- Women who live far away from the village

Thirty-one of the 32 women interviewed said that they planned to continue their membership in a Savings Group. The only woman who said she did not plan to continue stated that she did not have enough time to participate in the group and work in her restaurant. Many of the women who said they planned to continue participating shared how much they valued the group and wanted other women in their communities to benefit from participation as well. Theresa shared, "*I personally plan to remain a member of the group until my last days on this earth. My life has changed because I benefitted both socially and financially from the program. I invite my sisters to join me. Let me conclude by wishing a long life to the facilitator and to all those who support us.*"

Conclusion

The impact story interviews from these members suggest that *Saving for Change* provides both financial and social benefits for members. 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 current perceptions and set up a framework for future comparisons. Women had taken out loans of various sizes; and have used them for business improvements and food and health-related costs. They have had opportunities for IGAs and have reported financial gains. Several reasons were reported for why the women joined the group, and some of the women have savings goals.

Food insecurity is common in the area where respondents were surveyed. *Saving for Change* has been able to reach the very poor in these areas and provide them with hard-to-access financial opportunities. In addition to financial benefits, *Saving for Change* also provided social benefits to the participants. With almost half of the participants reporting the loss of a family member, having social support is important because a large majority of members look to the community during difficult times. The participants have also learned from other group members, and most of them identified positive effects of their own membership.

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. The participants face challenges every day and responses have indicated benefits, challenges, opportunities that have come through their participation in the Savings Group.

Appendix: Member Stories

1. Justine

Justine, 39, is the mother of three children. She lives in the rural village of Gollo and lost her husband seven years ago. She has been a member of the *Saving for Change* group Reelwendé for eight months. By weekly saving CFA 200, Justine currently has a savings of CFA 6,200. She received one loan of CFA 5,000.

Justine lives in a household of five people. She thinks that well-being consists of being healthy, having a little money and enough food. Although she says she has a good life, Justine has been deeply affected by the death of her husband. To withstand the blow of his death, she received the moral support of her family and her entourage.

During the rainy season, most of the villagers in Gollo hardly get enough food. *“In some families getting two meals a day is like a treasure,”* said Justine. When talking about good nutrition, Justine asserts, *“According to health workers, there are three kinds of food: one that helps to grow (fruits and vegetables), one that helps to maintain the body (meat, fish) and finally one that provides the force (rice, millet, corn, potato). I feel that I do not have a good diet because I can just basically content myself with the last category of food.”*

Her family is currently in good health: in fact, members of her family can grow crops and are able to perform IGAs. Justine takes her family members to see the nurse at the Health and Social Promotion Center (CSPS) if they fall ill. She starts to be concerned when the patient is unable to stand or needs to be evacuated for Yako to be operated on.

In view of all these factors, she scored “4” on food security, ranking as food-secure, and “35” on the index out of poverty, ranking as not very likely to be living below the national poverty line.

As her mother did not have the chance to be in a Savings Group organized as the Programme of *Saving for Change* SEMUS, she believes her ability to make decisions about money is different from her mother’s. Being interested by reason, she replied, *“I know how school is important. It’s an obligation for me to contribute to my children’s education and ensure a better future for them.”*

For Justine, the situation of women has improved significantly compared to her mother’s time. *“Women now have an open mind because they are fully engaged in income-generating activities. Access to hospitals is easy for them. Child birth is medicalized [helped by medicines]. In addition, the enrollment of girls in school is encouraged. Added to this, women are less brutalized by men today than they used to be in the past.”*

Justine joined Reelwendé for three main reasons:

1. Save money and get it back at the end of cycle
2. Then, to share the spirit of solidarity and mutual aid among members of the group
3. Finally, to have a loan to expand her small business (sale of groundnut, cowpea)

She was able to take a loan of CFA 5,000 from the group. She did not take larger loans since the money available to the fund is insufficient. She never took a healthcare or emergency loan. However, she appreciates emergency loans for serious illness or starvation, *“it could be a great relief.”*

Justine is very happy to be a member of Reelwendé because she thinks the savings are secure because it remains in the village, kept by a group member. She learned a lot from other members—especially from the facilitator on the importance of contributions, the operating rules of the group, etc. She finds she has been well instructed by the facilitator with the support of the whole group.

At the end of the cycle, with her savings, Justine plans to buy a sheep to fatten. She plans to stay in the group Reelwendé forever. She recommends the *Saving for Change* program to other women and adds, *“This program allows a woman to be informed, to receive helpful advice from the facilitator, to secure their savings and earn loans easily.”*

2. Tené

Tené, 48, lives in the rural village Taonsgo. She has six children and lives in a compound of seven people. She has been a member of the *Saving for Change* group Teega Wende. After seven months of being in the group, she has a savings of CFA 2,900.

Currently, she has a loan of CFA 12,500. She scored “32” on the index out of poverty, ranking as not likely living below the national poverty line, and “8” on food security, ranking as food-insecure.

When asked about her perception of well-being, Tené said, *“Good health is when there is a sufficient supply of food, money and your own children.”* She said she was not happy because her husband’s infected feet. For her children, she asks God to give them better living conditions than what she has had. In her life, Célestine experienced sad events: chronic illness of her husband, financial difficulties to meet the expenses of food and schooling for children, etc. She was able to cope with financial difficulties due to her husband’s nephew who was willing to lend him money.

Célestine said most people from Taonsgo frequently encountered difficulties in getting enough food. However, she finds that her diet is healthy. She noted that her mother had a better diet compared to hers because her mother did not need to spend money for schooling. However, Célestine believes that her children’s food is richer and more diverse than hers was as a child.

Speaking of health, Célestine said, *“Good health is when there is joy and peace in your heart because someone may seem physically fit, look good, but actually be sicker than those who are bedridden.”* Her health is fragile because she can’t see properly.

She believes that women are better today compared to women during her mother’s time. She said it is visible in the economic activities women now have, there is more freedom and opportunities than in her mother’s time. She also believes that her children will be in a better socioeconomic situation with the progress in health, education and general development through the economy.

Initially, Célestine said she joined Teega Wende at the request of women who wanted her to lead the group.

She asked for a loan and she got it. She used a portion of this loan to buy ten plates of food, and the rest of the loan has been invested in her IGAs: the production and sale of *dolo*.⁶ Her first loan of CFA 15,000 was used for her children's education expenses and the purchase of supplies and clothes. She also contracted informal loans to deal with health care. Her group does not provide emergency loans. She found that the size of the loans she has access to through the group is too small. She would like to have access to loans in the amount of at least CFA 50,000. She sells cakes made of wheat flour and sweetened peanuts. She is happy participating in the program because the program enabled her to *“strengthen (her) IGAs, to increase confidence in (herself), (her) moral development, reconciliation and a spirit of sharing, mutual advice and encouragement between women in the community, etc.”*

She is challenged by the lack of financial resources and equipment to conduct the business of easily selling *dolo*. The group sells its members' labor power in agricultural work in order to strengthen the financial capacity of the Fund. The most important things she learned about after joining the group were the advice and assistance from the facilitator and the other women in performing her IGA. According to Célestine, the biggest change in her life was her ability to solve the financial problems she must sometimes face. She states, *“Without Saving for Change, my children would not be currently attending school.”* She added that her family was positively affected in terms of food and spending on children's schooling. She is happy with the program and recommends it to all women except old women who are inactive. She is willing to give evidence of the program's impact on her life and speak about the rules of the group in order to get other women to join. She says that she repeatedly had to go to other women's husbands to encourage them to let their wives attend the *Saving for Change* program meetings. She will remain in this group at the end of the cycle.

3. Zoenabo

Zoenabo, 35, scored “6” on food security (food-insecure) and “35” on the index out of poverty (not likely living below the national poverty line). She has three children and lives in the rural village of Rondolga. She has been a member of the *Saving for Change* group Nabonswendé for eight months and was able to save CFA 6,400. She has not yet received loans.

For Zoenabo, well-being means *“being healthy, having good food, dressing well, being in harmony with other wives in the household.”* She does not feel happy because she does not get along with other wives of her husband. Being the second wife, she says she suffered in her life. *“I left school in Form 3 after the death of my father. He was the one who paid my tuition. The promise of my husband that I would be enrolled to auxiliary midwives training didn't work. In addition, to my surprise, he married a third wife. It was really a shock to me. Fortunately, I was comforted by my friends and my mother.”*

During the rainy season, finding enough food for families is difficult for the Rondolga community. Zoenabo said it is even more difficult for people with disabilities. She thinks she has a good diet.

⁶ Local beer made from red sorghum.

When referring to the issue of health, she said, *“It is to look good and to be smiling and to have a cheerful appearance, to be physically fit, be able to work physically.”* She and her husband are doing well.

Zoenabo wants to be an auxiliary midwife and wants to influence her community through this work. She believes that women are in a better position today than in her mother’s day: *“Currently, women are able to have money to meet their needs without resorting to asking their husbands. In addition, women’s education is encouraged by authorities, both national and international.”*

Zoenabo joined the program to manage her savings and get it peacefully at the end of the cycle. Her weekly contribution has doubled from CFA 100. She also increased her activity of selling condiments and has introduced other varieties of products. She has benefited from sharing experiences with other group members. In addition, she said, she has more confidence in herself. *“Before, even to go to the mill, it was with the financial assistance of my husband. This is no longer the case.”* She has increased her working capital with the savings. Zoenabo is very happy with the program. She advises other women to join *Saving for Change* because of its many financial benefits to both the individual and community.

4. Alimata

Alimata, 31, is a weaver and handles livestock at home. She lives in the rural village of Boussou with four children and her husband. She is the only wife of her husband. Eight months ago, she joined the *Saving for Change* group Nebnooma. She said she received no loans, however, she was able to save up of CFA 6,200, after contributing CFA 200 for 31 meetings.

With a score of “68” to pass the threshold of poverty and a score of “0” for food security, Alimata says she is happy now. For her, well-being is to have a family in good health and to eat properly.

She said a major event in the past left serious marks on her life. *“My primary school studies interrupted in Primary 6 while I was among the best pupils. My father was sick and returned from Côte d'Ivoire. He no longer had his mental faculties and seemed to have lost reason. Thus, he came every day to school and told the teacher to give him his daughter. This situation was repeated and the school master could not stand it. He was therefore compelled to tell me to stop coming to school.”* Alimata found herself powerless against this decision, which was not hers, but she thinks she should leave everything to God.

Alimata estimated that at least half of the villagers of Boussou have difficulty getting food; it is usually the large families. Fortunately, she is not in this situation. She said that her diet is not bad. She manages to eat various cereals. Her whole family is doing well. She begins being worried when a person is no longer able to eat. She proudly declares that women are better today than during her mother’s time. *“Women know how to do business and how to make profit. They are more informed. Forced marriages are on the way to extinction. There is also a lot of progress in women's health.”*

When asked about her reasons for becoming a member of Neebnoma, Alimata replies proudly, *“I want to secure my savings. I also need a lower cost of loans, together with flexible repayment terms. With the local MFI RCPB, the cost of the loan is high. Access procedures are also complex.”*

Although she has not yet received loans, Alimata thinks that Savings Groups are for all women. She said she has not encountered any problems with any member of the group. She said that the current challenge for her is to get CFA 150,000 for equipment to make shea butter-based soap. Thus, at the end of this cycle, if she succeeds in mobilizing this amount, she could increase her raw materials and training for making soap. Basically, she recommends the program to all women, because of its undeniable advantages: *"sharing experiences, strengthening social ties between group members, securing savings, loans appropriate to women, transparent and equitable management of the group."*