

Saving for Change Impact Stories Research

Extended Report

Freedom from Hunger and Le Tonus

November 2010

(Fieldwork: June–July 2010)



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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 41 members of Savings Groups formed through the organization Le Tonus in Mali. Individual stories have been written for each respondent that describe their experience 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, savings accumulation and distribution yielded some interesting, although not always surprising, outcomes. New groups tend to set their weekly contribution to 100 CFA (US\$0.20) per week with about 40% contributing more than the minimum. Mature groups tend to contribute more per week, setting their minimums at about 250 CFA (\$0.50) with 50% contributing more than the minimum. Almost all mature members received more money at each progressive distribution. A rough estimate for the average amount at distribution is \$40 for the disbursement at the end of the first cycle, and \$60 at the end of the second cycle, although there were wide ranges in amounts for both cycles.

Access to loans was mentioned as one of the most valuable aspects of being a member of a Savings Group, and loan sizes increased over time. The most common amounts borrowed for mature members was 15,000 CFA (\$29) or 25,000 CFA (\$48), and for new members was 5,000 CFA (\$10). New and mature members take loans at a similar frequency, one loan about every four months (removing outliers). A fair number (25%) of groups choose to postpone distribution. One of the recurring problems discussed by the *Saving for Change* members is the inability to take large loans, and delaying distribution may be seen as one way to alleviate this problem by accumulating more money to loan out.

Members use loans for a wide variety of expenses and have changed loan or savings terms to meet the groups’ needs. At least one-half of the Savings Group members take loans for business-related costs or to buy and re-sell food and other items. Others mentioned using loan money for farming or gardening, food, medicine and education costs. The use of loan money for health costs seems to increase with the length of time in the group, with 25% of new members and 76% of mature members reporting the use of loans for health care. Sixty-one percent of the members said their groups do not give emergency loans, and of those that do give them, only a small percentage of members have actually taken one. Both new and mature groups have made changes to loan terms or savings, with examples that include scheduled loan-size increases, random selection to disburse loans, loans specifically used for market day or weddings, contributing to a special fund to buy fabric, and buying and renting out cooking pots to make money for the group.

Health concerns emerged as a common theme throughout the stories. An alarming 70% of the women interviewed have endured the death of at least one child and/or husband, and malaria was stated as the most common cause of death. Almost all of the women who had received malaria education through the program remembered at least one thing from it, citing that malaria came from mosquitoes, they should take medication for it, and that they should sleep under a bednet. Although they could exhibit this new knowledge confidently, most mentioned that they still worry about it in terms of their families’ health. When asked about perceptions of “the good life,” having good health

was also often mentioned as a main characteristic. They mentioned it in terms of being able to do work, to enjoy life and to be happy. Many also discussed having good food for good health, in regards to both enough food and food prepared in a sanitary manner. Concerns about food availability also became clear, as almost all respondents said their village has trouble getting enough food.

The concern over food availability was reiterated in the outcomes of the food-security scale. Over 93% of the 41 *Saving for Change* members were determined to be food-insecure. Results from the Progress Out of Poverty Index™ show that 74% of the *Saving for Change* members interviewed are likely to be under the national poverty line, and 41% are likely to be under the USAID Extreme Poverty Line. We can clearly see that Tonus has been able to reach the very poor with this program.

Many women joined a Savings Group for similar reasons, including for “their importance” and benefits, to save money, to learn how to grow their money, to improve their lives and to lessen their problems. Nearly 60% of the women mentioned that they were not saving money before joining a *Saving for Change* group. When asked about savings goals, the most common items they saved for included children’s expenses, commerce, food and raising animals. Many of them perceived the ability to take a loan during the group cycle as a form of savings in addition to money received at distribution.

When asked how being in a Savings Group has affected their lives, as well as general benefits of membership, having access to loans emerged as the most common answer. A few members felt there were no benefits, including one who had dropped out. She said she left her group out of shame because she could not pay her loan, and was trying to pay back the loan now and join again. When asked about challenges of membership, members mentioned that some members took too long to repay loans, as well as the group fund not having enough money (to take out more and larger loans).

Both mature and new members mentioned learning ideas from other members, including saving money and making payments, solidarity, business knowledge, making money with the group, “Savings Groups are good,” caring for children and better hygiene, and having fun. However, new members mentioned solidarity and knowing that “Savings Groups are good” more often than mature members. Perhaps while members are still new to the methodology, the newfound support and the revelation that the group can function together is in the forefront of their minds, but as members progress onto new cycles, the other benefits such as exchanging ideas on business, childcare, hygiene and making money (as seen at disbursement) become more salient.

Members speculated that Savings Groups may not work for those who have absolutely no money, have no way to make money, who are always sick, extremely old, or who do not like to follow rules. When asked further why some women do not join, they believe that women who do not join are scared they cannot afford the weekly payments. However, many women asserted that a lack of understanding is why women do not join rather than a lack of money. In general, most members seem to benefit financially and socially from group membership. Furthermore, 100% of the women interviewed plan on remaining in their Savings Group.

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 with one of Freedom from Hunger's local partners, Le Tonus. Working in the Koulikoro Region of Mali, Tonus is located in the city of Kati, approximately 15 km from the capital city of Bamako. Tonus has *Saving for Change* operations located around Kati.

Study Purpose

The key objective of this study was to administer three of Freedom from Hunger's impact-monitoring tools on 40 of Tonus' distinct *Saving for Change* members in order to learn more about the lives of *Saving for Change* members and their participation in the program. Over a period of four weeks, 40 current and 1 former member were interviewed. To ensure variation in the data, the 41 participants came from 41 different Savings Groups, which represented 40 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, 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 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 is a rare one in the poorest areas of the world.

II. Methods

Sampling and Group Selection

In order to have an accurate and broad representation of *Saving for Change* members, a randomized selection of mature and new groups were taken from the Tonus database. 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. 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, 40 villages were visited with an accompanying animator from Tonus. A total of seven 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 seven selected animators from Tonus, a schedule was created in an attempt to meet with the *Saving for Change* groups on the day of their weekly scheduled meeting. All forty villages were scheduled to be visited over a four-week fieldwork period from June 16–July 14, 2010. Due to the high frequency of early morning meetings, primarily from Monday through Thursday, some villages were inevitably visited on a day the *Saving for Change* groups were not meeting. Interviewees were selected at random; in cases that the selected member refused to be interviewed, another member was selected at random. Five of the 20 mature *Saving for Change* members interviewed were replicating agents and were specifically selected to participate. The former member of a *Saving for Change* group was selected on a more opportunistic basis than a random one.

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 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 if 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.¹

Analysis

Data entry and initial analysis, as well as conducting all of the interviews, were completed by an independent consultant for Freedom from Hunger. Additional analysis, as well as study design and the writing of the survey instruments, was completed by Freedom from Hunger staff. The analysis consisted of examining the answers to individual questions for all of the respondents, comparing answers from one respondent to another, and selecting themes from which to further analyze and draw conclusions. An individual “story” was written up for each of the 41 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 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 program participation. These 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 select to participate in these types of programs.

III. Results

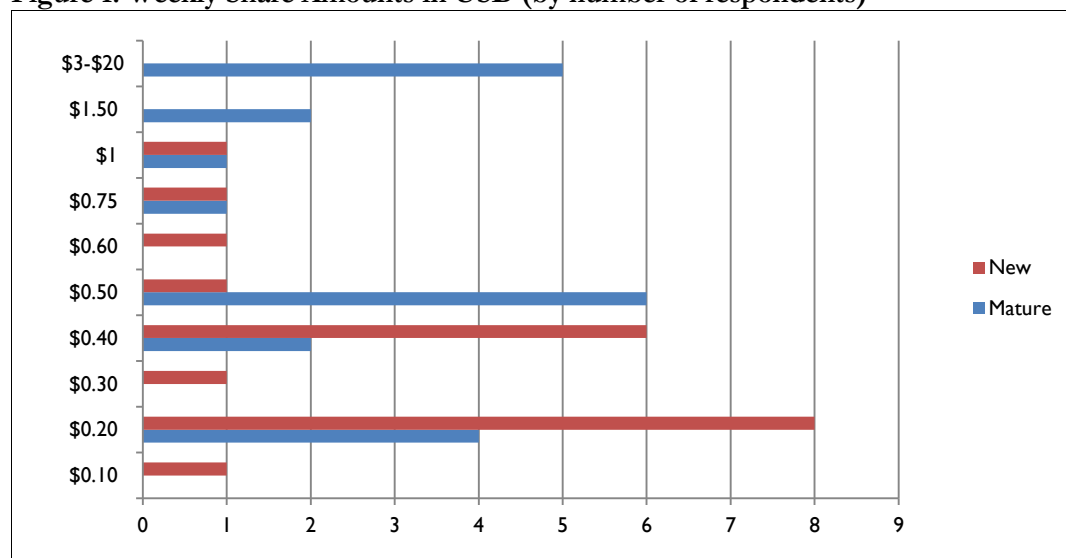
Weekly Contributions, Savings Accumulation and Distribution

Comparing the weekly shares and overall savings of mature and new groups in this sample, we can conclude that members invest more money and capitalize on the transparency of *Saving for Change* as the groups mature. **New groups tend to set their weekly contribution to 100 CFA (\$0.20) per week**, with about 40% contributing more than the minimum amount. **Mature groups** tend to contribute more per week, setting their minimums at about **250 CFA (\$0.50)** with 50% contributing more than the minimum. See Figure 1 for more details. A few mature Savings Group members contributed amounts such as: 10,000 CFA (\$19),² 4,000 CFA (\$8); 2,500 CFA (\$5); 1,500 CFA (\$3). The women contributing 10,000 and 4,000 each week were food-secure and had relatively higher PPI scores, but those contributing 2,500 and 1,500 CFA are not necessarily wealthier or more food-secure than others contributing the typical 100 and 250 CFA amounts each week.

¹ 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)

² Currency conversions are based on the exchange rate of 1 US dollar = 523 CFA as of July 1, 2010, and rounded to the nearest whole dollar. Retrieved from <http://www.oanda.com/currency/converter/>.

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



The estimation 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 mature groups was from \$0.50 (1 week) to \$398 (52 weeks). The range for new groups was from \$2 (4 weeks) to \$42 (74 weeks).

As expected, almost all mature members received more money at each progressive distribution.

- At the end of the first cycle, the range for distribution amounts is \$15–\$143
 - Amounts of 12,000 CFA (\$23), 25,000 CFA (\$48), and 50,000 CFA (\$96) are common
- The range for second disbursement is \$15-\$200
 - Amounts of 30,000 CFA (\$57), 40,000 CFA (\$76), and 60,000 CFA (\$115) are common
- A rough estimate of the **average amount at distribution would be \$40 for the first disbursement and \$60 for the second disbursement.**

With the money received at distribution, 58% of the women plan on either raising animals (most commonly goats) or using their money for their small businesses. Other common uses of the money include food (12%), clothes (10%), farming and gardening (10%).

Loans

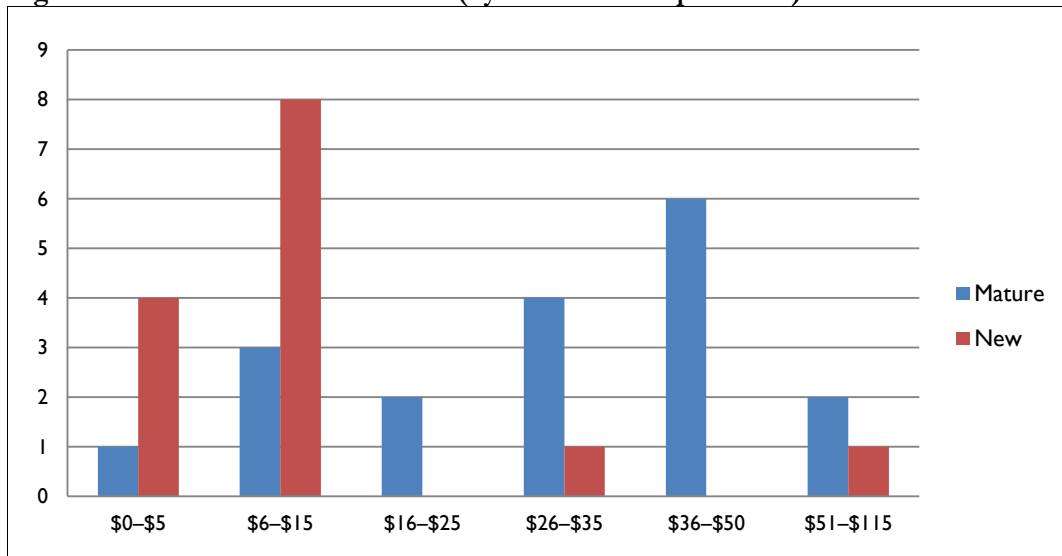
Access to loans was mentioned as one of the most valuable benefits of being a member of a Savings Groups. Kotien exemplified this point with her response, “*Now, if I am going through difficult times, I can take a loan.*” Nearly 100% of the members have taken a loan, and some women consider paying interest on their loan as an income-generating activity, thus growing their overall savings. Sali said, “*I really like loans. If my money just sits, it does not grow; it makes no interest. If I take loans, my money becomes more.*” Only four members (two mature and two new) have not taken a loan during their current cycle; not having enough money in the group’s moneybox is the predominant reason for not taking a loan.

Loan Size

Typically, as a member takes new loans, the amount she takes increases. Of the members interviewed who currently have a loan, only three of them have a loan smaller in size than previous loans taken. One member, who is part of a new group, is constantly sick and is therefore unable to take large loans. Otherwise, the remaining members all have loans that have increased in size throughout the cycle.

At the time of data collection, 85% of mature members and 70% of new members had current loans. For mature members, the current loan amounts range from 2,500 CFA (\$5) to 60,000 CFA (\$115), with the average size of a loan being around 16,000 (\$31). The **most common amount borrowed for mature members was 15,000 CFA (\$29) or 25,000 CFA (\$48)**. For new members, the loan amounts range from 1,200 CFA (\$2) to 40,000 CFA (\$76), with the **most common amount borrowed at 5,000 CFA, or \$10**. See Figure 2.

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



The size of the first loan of a cycle for all members was smaller than the current loan. The first loans in the current cycle for mature members ranged from 2,000 CFA (\$4) to 25,000 CFA (\$48), with the most common amount at 5,000 CFA (\$10). For new members, the first loan amounts range from 1,200 CFA (\$2) to 10,000 CFA (\$19) and the most common amount was 2,500 CFA (\$5). It is important to note that, for new members, some of the current loans are also their first loan. However, as mature members enter new cycles, the amount of their first loan in the cycle is higher than for new members.

A recurring problem discussed by the *Saving for Change* members is the inability to take large loans. Over 50% of the members said that they would like to take a larger loan; however, because of insufficient funds in the groups' moneyboxes, they are unable to do 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 paid back). 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).

There are similar trends for both new and mature members regarding this frequency of loan ratio. For new members, the frequency is rather evenly distributed from one loan every month to one loan every eight months. About 50% of them took one loan every one to four months, and about 50% took a loan every five to eight months. For mature members, the frequency is distributed a bit differently, with about 50% taking a loan every one to four months, 25% taking a loan every five to eight months, and 25% taking a loan from 9–26 months. **New and mature members may take loans at a similar frequency, one loan about every four months** (removing outliers).

This data suggests a few interesting trends in loan management by groups. New and mature members may take loans at a similar frequency on average, but a fair number of members are taking a loan out (on average) every eight months. This period could mean that either some members are not interested in taking many loans, or that they are taking several months to pay back a loan. Also, the ratio for two mature members was 17 and 26 months, which shows that these mature groups are extending the period of their group cycle past the recommended 12 months. Perhaps some groups are extending the cycle in order to give members a longer time to pay back loans.

Regarding the delay of distribution, the survey found that about **25% of the groups interviewed have waited longer than 12 months to distribute funds**. Some of the mature groups interviewed are at the 13th, 15th or 18th month in a cycle and have not distributed yet, and one mature group had only distributed two times over four years. A new group interviewed had been functioning for 18 months and still had not distributed members' money. Informal discussions with Tonus staff led to the following hypotheses on this issue: it is possible that these groups are delaying distribution in order to grow the group fund to a specific amount, to have more money to lend to each other (as well as have a larger profit at the end), or because members need more time repaying the loans. Some members struggle with paying back especially large loans and their group members try to accommodate them by extending the length of the cycle. Delaying distribution, however, can make distribution more complicated when it occurs, and it can prevent women from being able to change the number of shares they pay weekly until a new cycle begins. It is important to keep in mind that each group independently makes the decision for when to distribute; however, for some groups this is a better decision than it is for others.

Loan Usage

At least one-half of the Savings Group members take loans for business-related costs or to buy and re-sell food and other items. Others mentioned using loan money for farming or gardening, food, medicine, and for education costs. The use of loan money for health costs seems to increase with the length of time in the group. **Twenty percent of new members and 76% of mature members reported using *Saving for Change* loans for health care.**

The majority of the women surveyed claim their small businesses or farms have improved because of their participation in *Saving for Change*. Overall, 35 of the 41 women have small businesses, and about 86% of those claimed that their business has been affected by being a member of *Saving for*

Change. This ratio is approximately the same for both new and mature members. Most said that their businesses were affected by being able to purchase more things to sell, and others have said that they have been able to make more of a profit. As Mamîne commented, *“If some of my products are gone, I just go buy more now.”* Some women also stated that they plan on using loan money for their businesses in the future.

Group members had varying opinions about, and varying access to, the emergency loan. Sixty-one percent of the members said their groups do not give this type of loan; however, **of those who do give emergency loans, only a small percentage of members have actually taken one.** All of the groups offering loans were mature Savings Groups. When asked if they liked the emergency loan, about half did not like or agree with the emergency loan, most commonly because of the fear of not being able to pay it back. Most affirmative responses were conditional, stating that emergency loans are good only if they are used for a true emergency or only if they are paid back. *“If you are sick,”* asks Kotine, *“how will you work to pay off your first loan in the first place? Take a second loan to get healthy. You will be able to work and pay back both of them.”* Mamîne disagrees with the emergency loan. *“If one person has two loans, then other members of the group would not be able to take a loan.”* However, through members’ answers and other observations, it is clear that even if the emergency loan is not formalized and part of the “rules,” Savings Groups will still help a member in dire need.

Variations in Methodology

Although all *Saving for Change* groups used the same methodology, there are a few notable variations that demonstrate the interest of groups to make terms more flexible. These variations are most commonly found within mature groups.

- **Specialized Loans.** One group in Soungalobougou gives **loans specifically for market day and weddings.** The group meets every Tuesday, at which time the members can take a 2,500 CFA (\$5) loan to use at Friday’s market. This loan must be paid the following Tuesday at a 2% interest rate. If there is a wedding to attend (most groups attend together), each member can take a 2,500 CFA (\$5) loan and pay it back the following week at a 5% interest rate. For the regular loan terms, members have one to two months to repay at a 10% interest rate.
- **Specialized Funds.** One group in Neguelabougou **pays an additional 50 CFA (\$10) each week, which is set aside for special use** and not included in the regular, weekly, savings amount. In this case, the extra money is being saved to buy ‘Women’s Day’ fabric for everyone next March. This money can also be used to help a member if difficult times arise.
- **Specialized Income-Generating Activities.** One group in Kati bought huge cooking pots with group savings. **They rent the cooking pots out** to people who need to cook for large groups such as schools, business meetings and wedding parties. The money earned is put into the group’s moneybox.
- **Early Distribution.** The members in the group known as Kotontala from N’Gara were in desperate need for money to prepare their peanut fields before the rainy season. The group decided to distribute their savings and end the cycle. Because of the **early distribution**, some payouts were lower than expected. One member’s portion of the distribution was 9,000 CFA (\$17).

New Savings Groups also have changed loan disbursement methods based on group-specific needs and wishes.

- **First Loan Disbursement.** At first, each member of a group in Diablèna is allowed to take a 2,500 CFA (\$5) loan. After they are all paid back, the **loan increment increases** by 2,500 CFA (\$5). Every member took a 5,000 CFA (\$10) loan next, and the members currently have 7,500 CFA (\$14) loans. In the next round of loans, each member will receive a 10,000 CFA (\$19) loan, and the amount will increase accordingly.
- **First Loan Member Selection.** One group from Morola randomly selected four members to take a 2,500 CFA (\$5) loan, and once paid, eight other members were **randomly selected to take a 2,500 CFA (\$5) loan**. The random selection will occur until every member has had the opportunity to take a loan. This rotation of loans may reflect how the tradition of ROSCAs has influenced the functioning of this Savings Group.

Replicators

Within the sample, there are five mature members who were replicating agents, and it is clear that they **share a few common traits**. Four of the five play a key role in their respective Savings Groups: two are the president, one counts the money and one keeps the key to the moneybox. In addition, they are all 35 years of age or older. Three of the five women pay more than one share at each weekly meeting, and all five of the women placed emphasis on taking loans as a benefit of *Saving for Change*. Additionally, as mentioned later in this report, all five of the replicating agents interviewed had a PPI score of 39 or lower, showing that their wealth level is similar to each other, as well as to many of the other members interviewed.

Education and Income-Generating Activities

The malaria education provided has been successful in terms of outreach and retention of key messages. All but one mature Savings Group member interviewed reported receiving malaria education and four of the new members received it (it is likely that the one person not claiming to have received it was referring to not receiving it during the current cycle). Twenty-three out of the total 24 who received the education were able to recite at least one thing they learned from malaria education. The **most common things the women remembered were that malaria came from mosquitoes, that they should take medication for it, and that they should sleep under a bednet**. Doussou said, *“I learned a lot about malaria and what it does to your body. I learned to sleep under a mosquito net.”*

However, malaria remains a major issue in these women’s lives—nearly 65% of the women have lost a child due to malaria, and some mentioned that they still worry about it in terms of their family’s health. Although infection rates may be hard to accurately gauge since malaria can be confused with other illnesses, it is still a common ailment many suffer from. These women could likely benefit from reinforced encouragement to buy bed nets and better access to medical care to treat it.

A common interest in hygiene and sanitation by the members, as well as learning more income-generating activities, present other opportunities for integrating education. Hygiene was a topic frequently discussed during the interviews, and many women **credited good hygiene as either a benefit of the *Saving for Change* program** or as something they have learned from other members of their group. One member even suggested incorporating education sessions on these topics into the program. The majority of groups also expressed interested in doing more income-generating activities. Although some groups work in the fields for extra money, most lack the confidence and money to start working on their own. Many women would like to learn how to dye

cloth and make soap. Other common ideas from the interviews include gardening and animal husbandry.

Well-Being, Health and Nutrition

When asked to describe well-being or “the good life,” an overwhelming 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, to enjoy life, and to be happy. As Yeh declared, *“The good life is when everybody is healthy and there are no more hardships. The good life is not being tired from too much work and not enough food.”* About 20% of the women also describe well-being in relation to having enough work or money to pay for food and other expenses, and others describe it in terms of being able to come together and exchange ideas, working together towards the same goal, and being able to care for their families.

When asked what good health means to them, about 20% mentioned having good hygiene, but 53% of the women also mentioned having “good food.” The term “good food” meant having enough food for some, while for others it meant that the food is prepared in a sanitary manner. Fatoumata emphasized the importance of good food by saying, *“With well-prepared food and good health, everything else will be good.”* Unfortunately, good health remains a main concern of these women. Almost every woman says she worries often about her family’s health. Two women say they do not worry, however, because their families’ health is “in God’s hands,” and only one woman says she does not worry at all.

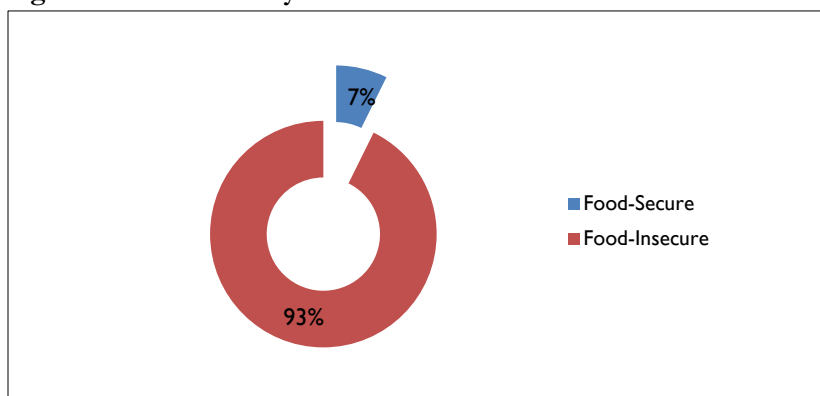
Concerns about food availability became clear when respondents discussed their own diet as compared to their mothers’ and their children’s diets. About one-third of respondents thought that the food they eat now compared to what their mothers ate is worse, about one-third thought it was the same, and one-third thought it was better. There was a similar breakdown when asking about food they eat compared to that of their children. Some credit sanitation and clean water from pumps as to why their children eat better, but others stated the decrease in rainfall and the increase in population as reasons why their children are worse off. Although opinions varied on how children eat today, all but two members say that their village has trouble getting enough food. Konyoba said, *“Even if the whole village is not having trouble—even if only some people do not have food—it affects everyone.”* It is clear that food security is a constant concern.

Food Security

Based on the nine-question food-security scale, **93% of the 41 *Saving for Change* members were determined to be food-insecure.** The 7% of *Saving for Change* members who scored as being food-secure are all part of mature Savings Groups. Eighty-six percent of the mature members and 100% of the new members were food-insecure. See Figure 3 for a pictorial representation of the results.

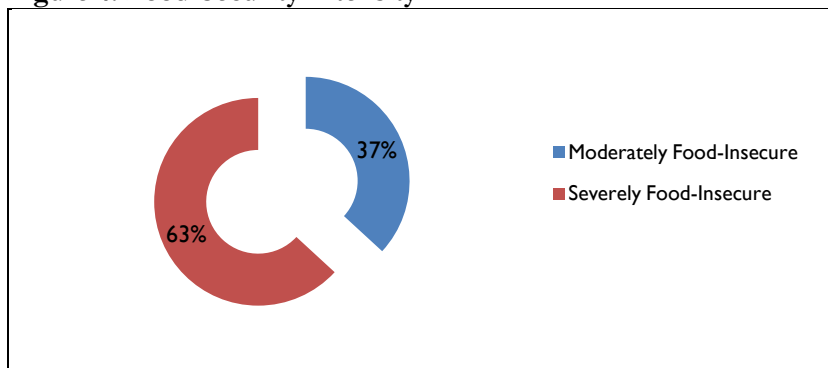
Although conducting the interviews during hungry season likely affected the outcomes of the food-security interviews, it is likely that these respondents struggle with food insecurity all year. We have also learned that a vast majority of these respondents are food-insecure and have a high likelihood of being very poor. These outcomes show that not only does the *Saving for Change* program reach the very poor, it also demonstrates that Tonus is successful in reaching these groups.

Figure 3: Food-Security Prevalence



Of the 93% of food-insecure participants, the majority, or 63% of that group, scored as being severely food-insecure, while 37% are moderately food-insecure. Of all the mature members, 33% were moderately food-insecure and 52% severely food-insecure. For all the new members, 35% scored as moderate and 65% severe. See Figure 4.

Figure 4: Food-Security Intensity



Progress Out of Poverty Index™

The results from the PPI scorecard indicate that **74% of the *Saving for Change* members interviewed live under the national poverty line** (measured at 395 CFA per capita expenditures per day) and **41% live under the USAID Extreme Poverty Line** (measured at 228 CFA per capita expenditures per day). There are similar results for only mature members and for only new members. For mature members, 75% live under the national poverty line, and 44% live under the USAID line. The scores for new members varied only slightly, with 73% living under the national line and 38% living under the USAID line. Scores are based on a scale of 0-100, with 0 being the lowest (poorer), and 100 the highest (wealthier).

All five of the replicating agents interviewed had a PPI score similar to that of many of the other members, showing that their wealth level is similar to a typical member. Also, the member with the highest PPI score was the only member who does not live in a rural village.

Shocks

An alarming **70% of the women interviewed have endured the death of at least one child and/or husband**. Malaria was stated as the most common cause of death. Of the remaining women who have not lost a child and/or husband, most have still endured the pain of losing a family member or going through a divorce, and only two claim to not have had to deal with any hardships. Interestingly, the women who have not lost a child or husband scored relatively higher on the PPI, with all of them scoring over 30, and most scoring 35 or higher. The two women who have not experienced any great shocks in their lifetime also had above-average PPI and food-security scores (37 and 49 on the PPI, and 3 and 4 on the FSS, respectively).

To cope with such tragedy, every single member mentioned the process of “limaniya,” which is accepting the reality of what happened as the act of God. Another coping strategy mentioned was letting the elders of the village counsel them. A few of the women mentioned their Savings Group as a way to deal with shocks; however, it was more common for them to talk about coping in terms of acceptance and counseling rather than how they managed their finances to adapt to unexpected changes.

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 now. **Nearly 75% of the respondents believe that women are better off today** than they were during their mothers’ time, and about one-third of them credit the Savings Group as a direct cause of this improvement. An example of this viewpoint is from Sali, who mentioned, *“Back when my mother was my age, there were no women’s associations or Savings Groups. Now, all women can join, which is why today is better than the past.”* Some of the respondents say women are better off because of independence and finances, although not directly attributing it to Savings Groups. Regarding the comparison of their children’s future to their lives now, most of the women expressed that their children would be better off, mainly due to education. Kotien answered, *“Better. Going to school used to be less common. There is a lot of access to useful information now.”*

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, most of the women responded that their ability is the same as their mothers’, and that their husbands made the decisions regarding money. However, a few also said that having their own business allows them to have money to afford their own expenses. Regarding health, most of the women thought their ability to make decisions about health was the same as their mothers. Most women said they and their mothers felt they must go to their husband first to decide whether to go to the doctor, and then to also go to the doctor with the husband. One difference that did come up was that some respondents noted that their mothers use traditional healers and women use them somewhat, but doctors more so. Lastly, regarding ability to influence community decisions or community leaders, the answer was a bit different. About one-half thought their ability was the same as their mothers’, that they cannot influence those decisions; however, about one-half of them believe that they, and women in general, can make a difference. Doing this, however, could involve caveats such as going through a third party, helping run errands for others first, or coming together as a group. Regarding this issue, G’natiénèke commented, *“Women could not do such a thing in the past. Now, a group of women can get together and speak with the village chief with no problem.”* Even if the respondents did not say that a

single woman could step forward and independently influence a decision, they still believed that their voices would be heard by using these other means.

Goals

Most women **joined a Savings Group for similar reasons.** The most common responses included the following:

- Importance and benefits—26%
- To save money and to learn how to grow their money—24%
- To improve their lives and lessen their problems—22%

Djessi, a replicator, remarked, *“I used to not know how to save money or know what to do with my money. Now I can save money, properly spend money, and work. I have started nine other Savings Groups, so every single woman in my village participates. We are all equal now.”* Oumou added to this sentiment with her comment, *“If someone tells you that you will learn to save money and that you will be put [yourself] on the road to a better future, you listen!”* Many of the reasons for women joining were realized, but they stated that they had benefited further. In addition, although not many respondents stated that they joined for the group solidarity aspect, many said they enjoyed it as part of membership.

When asked whether they had a savings goal, nearly 60% of the women first mentioned that they had not been saving money before joining a *Saving for Change* group. Many who were saving before said they were still saving for the same things, but added more significant items. For instance, Yeh stated, *“Before joining, I saved money to buy goats. Now, I save to buy goats and to pay for my children’s weddings and make the sauce we eat better.”* Most women also mentioned saving for more than one item, and many of the responses included saving for expenses regarding their children. The most common items they saved for included the following:

- Children’s expenses—37%
- Commerce—32%
- Food—20%
- Raising animals—17%
- Other (to improve their house, to buy medicine, to buy cooking pots, etc.)—12%

It is important to note that although all 41 women said they are able to save money as a member of a *Saving for Change* group, many of them **perceived the ability to take a loan during the group cycle as a form of savings in addition to the ability to pay for expenses with the money received at distribution.** It seems that the continual act of saving each week gave them access to small loans, which helped cover day-to-day expenses.

When asked about the social goals and other activities of the group, many women mentioned starting an income-generating activity such as working for others in the fields or dying fabric and selling soap, and to “help each other.” Some women also mentioned selling things or having a garden together. Two women mentioned wanting to improve the health of their village.

Benefits and Challenges

Members were asked a combination of questions to understand how they thought joining a *Saving for Change* group had affected their lives, as well as the benefits and the challenges of membership. **The most common answer was the access to loans, which 35% of all respondents mentioned.**

Multiple members additionally mentioned having loans to pay for medicines or health care. Habi's response reflected this. *"It is the most important thing for me. We have all become one; we understand each other. Even if I get sick, I know I can get money to go see a doctor and buy medicine. This is incredible!"*

The next most frequently mentioned benefit was improvements to their businesses, either from having more money or knowledge on how to run their businesses that they gleaned from other members. Being able to save was also mentioned, but was often lumped in with saying that they "had more money" (which was also mentioned in regards to benefits to their businesses). Other benefits mentioned included the ability to buy more goods, exchanging ideas with others, and solidarity among group members. These ideas, and learning from working in the group context, were highly valued by some. Djessi said, *"I understand things now; how to deal with expenses, how to change and how to run a meeting."*

Three respondents, two new and one mature, answered that there were no benefits. One of the two new members, Farima, who has been a member for five months, said, *"I have not found the value yet."* The other new member thought she would have had more money. The mature participant, Sali, **had dropped out of the group.** At age 22, she stated that she had been a member for three years but had quit this year because she was unable to pay back her loan of 13,000 CFA (\$25). She said she took the loan to pay for rice and millet because her husband was going through hard times. She said she asked everyone she knew to help her, but nobody could. She said she ultimately quit because of shame, but says that she was not asked to leave the group and that they are all still friends. She plans to pay back the loan, but is selling mangoes now to do so and is not making much money. She hoped one day to re-join.

Regarding challenges to being in the group, 67% of the members answered "none," but many may have said this due to not knowing the interviewer well or a hesitancy of speaking negatively about the program. A few members did express a few problems, some of which came out with more complete answers when asked about loans. Four members mentioned that **some members took too long to pay back loans**, and another four mentioned the group fund **not having enough money.** The latter point is likely in reference to not having enough money to take out additional or larger loans. Other responses included members who lied about paying fines, members not understanding the rules, and one member even mentioned that money had been stolen from their cashbox.

Learning from Group Members

When asked what were **some important things learned from other group members**, both mature and new members mentioned many of the same ideas, including: **saving money and making payments, solidarity, business knowledge, making money with the group, "Savings Groups are good," caring for children and better hygiene, and having fun.** However, the frequency of mentioning these ideas differed between the new and the mature members. Most of the answers for the new members focused on solidarity (40%), saving money and making payments (25%) and "Savings Groups are good" (25%). Fatoumata's answer exemplifies this sense of solidarity. *"We have all become equals. We teach each other everything."* The answers for the mature members were much more varied and evenly dispersed, with the following outcomes: saving money and making payments (20%), business knowledge (20%), solidarity (15%), making money with the group (15%), and caring for children and better hygiene (15%) (multiple answers were possible). Perhaps while members are still new to the methodology, the revelation that the group can function

together and others can benefit is on the forefront of their minds, but as members continue on to new cycles, other benefits such as exchanging ideas on business, childcare, hygiene and making money (as seen at disbursement at the end of a cycle) become more salient.

All of the new members and almost all of the mature members said they thought they were similar to other women in their group, and many mentioned it was because they had the same needs or desires. The **greatest difference mentioned was age**, but only about 20% of both new and mature members pointed this out. A couple of women said levels of literacy differentiated them, while others mentioned that how they made their money or how much money they each had differed. Additionally, almost all of the members said they joined their Savings Group to be part of a particular group of women, and some clarified this by adding that they would have joined regardless of their friends. Many expressed that they appreciated the reassurance of already knowing, trusting, respecting and understanding each other, and liking the ability to join together.

Value of Group Membership

When asked whether she plans on remaining in her group after the current cycle ends, Kadiatou said, *“Of course. You never leave a Savings Group. There are too many benefits.”* **One hundred percent of the women interviewed plan on remaining in their Savings Group** as well as recommend *Saving for Change* to friends and family. Additionally, the member who dropped out said she plans on re-joining her group once her loan is paid back.

Even though every member plans on remaining in her group and recommends *Saving for Change* to friends and family, two women directly stated that Savings Groups are not good for all women. Some of the women suggested that the **poor or poorest of the community might feel discouraged from joining a Savings Group if they**

- were extremely old;
- had no way of making money;
- had absolutely no money;
- were always sick; or
- did not like to follow rules.

When asked further why some women do not join, they believed that women who do not join are scared they cannot afford the weekly payments. Also, many of the women asserted that a lack of understanding is why women do not join rather than a lack of money. Sianté felt this way, and commented, *“Some women say that they do not even have 100 CFA a week; but really, they just do not understand the importance.”* To encourage other women to join, many of the members would speak of the importance and benefits gained from *Saving for Change*, such as saving money and being able to afford medicine. Others would mention having access to loans as a way to encourage women to join and one member even said that she would make the first couple of payments for a friend to get her to join. Many members were quite eager to talk about the benefits of membership and to offer words of encouragement for others.

IV. 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 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 and have been able to afford more expenses than expected. Mature members also appreciated the ability to make their money grow from interest gained and from other income-generating activities undertaken by the group. By exchanging ideas and opinions with the other members, women are learning more about their businesses, about childcare and proper hygiene, and are having fun. They appreciate seeing their group come together and work together peacefully, and offer help to each other. They are gaining knowledge and confidence, and strengthening social ties with family, friends and neighbors.

Although 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, it would be useful to better understand the lives of those who do not participate and why others do not benefit. We learned from both the woman who dropped out and from speculation of current members that the program does not work for those who had no money to contribute to the weekly savings or to pay back loans, but we need to speak with more drop-outs and members who have changed groups to understand these issues further. Additionally, we should better understand the nuances in how members benefit. Are Savings Groups an additional place to save, or do they replace a way that a member saved before? How many members use the savings and loans to help their business grow, and how many prefer to use it to only manage current household expenses? Is having access to this type of a financial service allowing women to better manage their finances and relieve stress in their lives? The follow-up survey in two to three years will compare members' progress on issues already asked, but will be expanded to try to answer some of these new questions which have arisen. As we continue expanding Savings Groups programs, we should continue asking who the program works for, why, and how we can make it work better.

Appendix: Member Stories

1. N'gnini

N'gnini is a mother of four children. Over 70 years old, N'gnini has been the president of her *Saving for Change* group for over five years. She only saves 100 CFA per week and currently has over 15,600 CFA in savings, in the 136th week of the current cycle (this group has extended the timing of distribution). She plans to use her savings for her small business of selling a local spice and dried fish. With leftover money, she would like to buy a sheep. She credits the improvement in her business to her participation in *Saving for Change*. “I have more quantity now, which means more profit.”

In her lifetime, N'gnini has had to endure the deaths of her husband and one of her sons. To cope, she came to terms with the reality of what happened and asked God to forgive them their sins. She says having no problems and being able to farm are qualities of a good life.

Unfortunately, her village has trouble getting enough food, especially during the rainy season, and she does not consider the food she eats to be healthy. “If you have no money, how do you get healthy food? We just eat to fill our stomachs.” As a result, she says the food her children eat is worse than what she ate as a child. “There are too many people now, so it is very difficult. There is less rain. Even today, we were unable to work in the fields because there was no rain.” N'gnini ranked as severely food-insecure and lives below the USAID Extreme Poverty line.

When talking about good health, N'gnini says it is impossible without proper hygiene. As for her family, she says they are all healthy but her body is worn out from years of hard work. She does, nonetheless, think that women are better off today than during her mother's time because of respect. “Women are better off today because their husbands beat them less frequently. Also, women are less tired today and are able to take loans to buy medicine because of Savings Groups.” If given the opportunity, N'gnini would like to influence her village to start a community garden.

N'gnini originally joined a Savings Group in hopes of having access to loans and to relieve stress. She was unable to save money before joining but now has money to buy food, take care of her kids, and buy things for her business. In the current cycle, she has taken three loans; the most recent one was used to pay for public transportation to visit her older sister. The largest loan that she has ever taken was for 5,000 CFA, which was used to pay for education expenses. N'gnini only takes small loans; otherwise, she would not be able to pay them back. She also has yet to take a loan for healthcare expenses and her Savings Group does not give emergency loans. N'gnini likes the emergency loan, though, and says that if a member was extremely sick, they would allow her to take a second loan to buy medicine.

The greatest change that has happened since joining her group is that everyone in her village, including men, are able to exchange opinions and get along. “Before Savings Groups, we could go an entire year without seeing each other. Now, everyone in the entire village sees each other every Monday.” She has also benefited in other ways. She was able to buy a sheep and she has learned a lot about commerce from the other members of the group. Additionally, as part of the *Saving for Change* initiative, they received malaria education, which taught ways to prevent and treat this widespread malady.

To increase their group fund, her group currently does fieldwork and shells peanuts for other people in their village. N'gnini has not encountered any challenges and agrees with the group's social goal to make soap and dye fabric together as an income-generating activity. Unfortunately, this has not happened yet. Overall, N'gnini loves being a member of her group and recommends the *Saving for Change* program to all women. She says there is absolutely no reason for a woman not to join.

2. G'natiénèke

G'natiénèke is a mother of two children living in a rural village. She has been the president of the *Saving for Change* group for over eight months and plans on remaining a member forever. She no longer has any problems, which she says is the greatest change that has happened to her since joining this Savings Group. "Our Savings Group even makes our village chief really happy." Over the age of 50, G'natiénèke is the second wife to her husband and lives in a concession with over 20 other people. She describes well-being as being able to support everyone in her concession and adds, "If you are really healthy, then you are able to keep your kids healthy as well." Unfortunately, she has had two children (ages 4 and 6) die of malaria. Her first-born child died on the day of her second-born child's birth. She was able to cope with such tragedy by listening to the preaching of the elders in her village. G'natiénèke is confident that her remaining two children will achieve a good life. "If children are taught in the school and at home, this will put them on the right path. They must also learn about life from their family."

The village of Diabléna has trouble getting enough food during the rainy season. "There is no food in the house. Children have it the worst. If you have nothing to give to them, you feel a lot of sympathy for them." The food they do eat, however, is considered healthy by G'natiénèke's standards. They eat beans and also have cucumbers and fruit during the hot season. Additionally, she says that her children eat better foods than she did as a child. "Their food is less dirty. Everyone sweeps their concession now and cleans their dishes really well, which is very important. There is also pump water." Good health, according to G'natiénèke, is having good food and a healthy body. Although she worries about her family's health, she says everyone is healthy right now. G'natiénèke ranked as severely food-insecure and quite likely lives below the USAID Extreme Poverty line.

When making decisions about money, G'natiénèke goes to her husband before buying anything. Her mother, however, has more freedom because she lives in Bamako. She thinks that women are better off today than during her mother's time, though. She says they are better off in terms of finances, health, influence, education and respect. More women are going to school and men are contributing more money to support their children.

G'natiénèke currently has over 14,800 CFA in savings in the 37th week of the Savings Group cycle, and has a loan for 7,500 CFA, which was taken to plant peanuts and buy things for her business. Before joining a Savings Group, she was able to save money; however, she did not know how to spend it wisely. She now sells tea and sugar and has benefited in other ways as well. "I have improved my financial situation and everyone gets along; we help each other and give each other news and advice." Everyone in her group has a 7,500 CFA loan right now, and once paid back, all 27 members will receive a 10,000 CFA loan. G'natiénèke has not used loan money for healthcare expenses nor has she taken an emergency loan. She really likes being a member of this Savings Group and says, "Whatever a member says, we all listen, and we all accomplish it together. The benefits make us all so happy."

After her Savings Group had three days of hygiene and sanitation training, G'natiénèke says her entire family has benefited. "If everything is more sanitary, there is better health. With better health, there is more food and more money." She hopes to have more training on this later. G'natiénèke has also learned important things from the other members. "At first, some members did not know about saving money and others did not know how to wash properly every day. Now, we are all exactly the same. We teach each other what we know." The group also does fieldwork together to make extra money. They are using this money to have a party on Women's Day. Their social goal is to simply distribute their savings after one year, and once this happens, G'natiénèke plans on raising goats. She recommends this program to her friends and family and would encourage women to join by saying, "Try your hardest to join because you will definitely benefit. Ask your husband and then join."

3. Farima

Farima is a mother of three children and has been a member of her *Saving for Change* group for almost five months, accumulating 2,000 CFA in savings. She joined a Savings Group because she thought she would get a lot of money and she wanted to be a part of this group of women. Although she has not encountered any challenges with her Savings Group, she also says that she has not benefited from her participation. Her small business of selling salt and a local spice has also not improved yet. Her group has not received malaria education and she has not learned anything from the other members. Nonetheless, Farima still really likes being in a Savings Group and plans on remaining a member after the current cycle ends. "You cannot work without being in a Savings Group. Later, I will benefit." She has a loan for 1,200 CFA now, which she is using to sell peanuts. She has not taken any other loans prior to this one, though, and her group does not give emergency loans. The group's social goal is to improve the group, and Farima plans on using her savings to buy food for her family and to plant peanuts. She eventually would like to build a new house.

Farima is over 60 years old and was her husband's second co-wife. He unfortunately passed away nearly ten years ago. She only has three kids, which she also considers to be an unfortunate situation. To cope with such tragedy, Farima made a sacrifice and gave fresh milk to every child in her village. When talking about the good life, she says, "The good life is finding people to help us improve our Savings Group and to improve our gardens." The village of Kalaya has trouble getting enough food year-round, but the rainy season is so bad that Farima says everyone loses weight. The food her children do eat, however, is better than what she ate as a child. She says food is much more sanitary today and there are more peanuts and salt in their everyday diet. She is severely food-insecure and likely lives below the national poverty line. Farima says good health is having a healthy body and good food. Her children suffer from stomach pains and headaches, and Farima worries about them a lot. "If you have an illness and are unable to get treatment, then the only other option is dying."

According to Farima, women are better off today than during her mother's time. She says they get more respect and are able to find peace. Women also grow and sell peanuts and rice today more so than in the past. As for her children's future, Farima says, "God willing, they will find peace."

4. Doussou

Doussou is a 62-year-old mother of four. She is the president of her *Saving for Change* group that started in 2008. She has also started another Savings Group in her village and recommends this program to her friends and family. She currently has about 15,750 CFA in savings as of the 62nd week, and a loan for 5,000 CFA, which was taken to help cover education expenses. One of the

biggest shocks in her life came when her husband died, but she still believes that she can achieve a good life because of her children. “I no longer work. My kids help me and watch out for me.” Additionally, she describes the good life as one in which she is healthy and her body is well-rested.

Come rainy season, everyone in her village has problems getting enough food. Doussou and her family eat millet and fresh leaves, which, according to her, is a healthy diet. Her kids eat better foods than she did as a child because they add fish to their sauce whenever possible. In addition, Doussou says, “There are more people now, which means that there are more needs and desires to be met.” Good health to Doussou is having healthy foods and a healthy body. Her family’s health is good right now, but Doussou takes them to the doctor if they are sick. Accordingly, she thinks her children will be better off than she is now. “When you are old, you are nothing. My children are still growing and moving forward in life.”

Doussou joined her group because she was told she would be able to save money to help her children go to school and to provide them with better food. She was unable to save money before joining and now saves enough money to buy food. She likes taking loans and has used them to cover healthcare expenses for herself and her children. She also supports the group’s decision to provide emergency loans. Unfortunately, she is unable to take large loans because, as the president, she takes loans after everyone else has the chance, at which point the moneybox is depleted of funds. Overall, Doussou likes being a member of her group because of its importance and says it has changed her life because she is able to save money. The group’s social goal is to help each other through difficult times. She has yet to encounter problems with her group and says, “Even if the savings have not been distributed, you can find importance in taking loans. Even if you have a loan, if you get sick, you can take another loan to buy medicine.” She also believes that her family has been affected by her participation because, “If my family needs help, they come to me. I then ask for a loan and I never have problems getting it.”

One of the most important things Doussou has learned from her Savings Group is how malaria affects her body and that sleeping under a mosquito net helps prevent it. She believes Savings Groups are good for everyone and everything, but says that some people in her village are afraid their money will not be returned to them at the end of the cycle. To encourage these women to join, she tells them that if they ask her for money, she will not give it to them. At the end of the current cycle, Doussou plans on using her money to put towards work. “I will help my kids by nourishing them. If you are suffering from hunger, you should not buy new clothes.” Doussou and her family are moderately food-insecure and likely live below the national poverty line.