



Impact Evaluation of Fastenopfer's Solidarity Group approaches in Madagascar and Senegal

February 2019

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List of abbreviations used

AVA	<i>Apport Volontaire Anonyme</i>
CS	Contribution Score
FGD	Focus Group Discussion
M&E	Monitoring and Evaluation
MAD	<i>Mécanisme Auto Defense</i>
MAF	<i>Mécanisme Auto Financement</i>
MFI	MicroFinance Institution
NGO	Non-Governmental Organisation
PPI	Poverty Probability Index
SG	Solidarity Group
SHG	Self-Help Group
TOC	Theory of Change
VSLA	Village Savings and Loans Association

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Full Report
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Box 1: Evaluation questions

1. To what extent have the SG approaches contributed to ending or preventing hunger, reducing poverty and improving or ensuring access to resources of/for target groups?

1.a. Do the SG approaches address root causes of poverty and exploitation of the target groups? Do they choose the most relevant levers?

1.b. Do the SG approaches ensure inclusiveness of the most vulnerable and discriminated women and men? How are they identified and mobilized? What are the strengths and weaknesses of the methods?

1.c. Exploitation and indebtedness: to what extent have the female and male members of solidarity groups been liberated from bondage, debt service and other forms of severe exploitation?

1.d. Basic needs: to what extent have the female and male members of solidarity groups been able to cover their basic needs (food, health, education) without falling back in the debt trap?

1.e. Natural resources: to what extent have the female and male members of solidarity groups been able to secure their access to natural resources, in particular land?

1.f. Resilience: To what extent and on which dimensions have the members of solidarity groups enhanced their resilience towards natural disasters (including slow onset disasters) and other emergencies?

2. To what extent have the SG approaches contributed to enabling the target groups to shape their own lives and to triggering transformative processes at the local and regional level?

2.a. Community building: What are the main elements helping the female and male members of solidarity groups to enhance solidarity and to what extent has

this contributed to more cohesive communities? What roles do cultural, spiritual and religious aspects play?

2.b. Psychosocial: Where in the various SG approaches do psychosocial aspects play a strategic role and what are the major effects on individual and collective level? How are conflicts being dealt with?

2.c. Gender: How and to what extent have the SG approaches enhanced gender empowerment and equity? What are the most promising approaches and methodologies? What effect does the gender composition of groups have on results and perceptions?

2.d. In which fields and in which form are Advocacy and Lobbying activities undertaken effectively by the solidarity groups in order to successfully claim their rights and secure access to amenities/services? To what extent are the solidarity groups seen as relevant by actors such as government officials, schools or NGOs?

3. Which elements (concepts, methodologies, tools, settings etc.) have been instrumental in the Country Programmes to achieving these changes? And which of these elements are common in all Country Programmes?

3.a. Which are the basic principles, methodologies and tools in common in the three Country Programmes and where are the main differences in that regard? Which ones of them are most promising to implement in other contexts?

3.b. How efficient are the SG approaches in the three countries and how could the efficiency of the approaches be improved?

3.c. What are thematic success factors (promising practices) promoting sustainability, in particular regarding gender?

1. Introduction

This report presents the findings from an impact evaluation of the Solidarity Group (SG) programmes supported by Fastenopfer in Senegal and Madagascar. Designed in collaboration between IDS, Fastenopfer and two national consultants, it was the first systematic impact evaluation of these programmes. A mix of methods – including quantitative data from a survey instrument designed to calculate contribution scores, qualitative data from individual survey participants, focus group discussions (FGDs) and key informant interviews – was used to establish in which domains and to what extent SG programmes contribute to positive changes for their members.

The efficacy of financial services at alleviating poverty and social injustices, including gender inequality, has come under critical scrutiny in recent years, with microcredit in particular revealed to be a top-down, often ineffective, and sometimes harmful intervention (cf. Bateman 2010; Karim 2010; Duvendack 2011; Mader 2015; Bateman & MacLean 2017). In contrast, programmes built on savings and members' own self-organisation have received greater attention. Many donor bodies and NGOs have rediscovered or re-emphasised savings (Gash & Odell 2013). Recent evaluations of savings groups programmes, which used costly methodologies such as randomised controlled trials, returned fairly little evidence of changes on core poverty metrics; however, they found other, unexpected impacts, such as improved health awareness, related to the communication channels opened up by the savings groups (IPA 2013; Oxfam & Freedom from Hunger 2013). As recent reviews show, accessing savings opportunities appears to have small but quite consistently positive effects for poor people and bears fewer downside risks than credit (Steinert et al. 2018).

In this context, the SGs supported by Fastenopfer since the 1990s in several countries represent a unique and promising approach. They take savings and lending activities as an entry point for holistic community-led empowerment processes, which they hope to facilitate. Fastenopfer's support for SGs is built on a principle of "no external (financial) assistance": SGs do not receive any capital or inputs beyond training and animation.

SGs are distinct from other schemes that target poor and marginalised populations. They differ from savings group approaches such as village banking, table banking, village savings and loan associations (VSLAs) or self-help groups (SHGs) in several ways. SG programmes explicitly seek to include the poorest and most marginal, who may be excluded from other schemes. There is no involvement of external funding (such as matched credit), no registration with financial institutions (bank linkage), and no formalisation. Group funds continually accumulate and there are no cycles with payouts of the group fund. No (or only very low) interest is charged or earned in the process of saving and borrowing. SGs emphasise a reconnection with traditional values of solidarity as well as community-building and political activation, for groups to collectively pursue improvements and secure the fulfilment of rights.

Despite years of steady programme growth and accumulated anecdotal evidence about SGs' positive effects, little is systematically known about the impacts of the SG programmes supported by Fastenopfer. A 2008 report (Caroline Schlauffer, Intercooperation) noted the programmes' focus on targeting the most marginal and facilitating internal credit, but did not evaluate impacts. Academic literature on the impacts of solidarity groups in Fastenopfer's sense does not yet exist. In the literature, solidarity groups are often (falsely) subsumed under microfinance (Allen et al. 2010; Hofmann & Marius-Gnanou 2007). However, in strong contradistinction to microfinance initiatives, SGs aim primarily for members to meet basic

needs as well as reduce or avoid losses and costs from expensive borrowing, emergencies, exploitation and problematic expenditures – *gaspillage*, or wastage¹ – rather than generate income or grasp economic opportunities. They are essentially “defensive”, in that they focus on debt reduction and enabling members to live debt-free.

I. Objective of the evaluation

Obtaining robust impact evidence is increasingly important for charitable organisations such as Fastenopfer to assess programmes’ efficacy, improve performance, and communicate results. The main purpose of this evaluation is thus to identify changes in the lives of the members of SG programmes supported by Fastenopfer that can be causally attributed to the SG programmes, and understand the causal mechanisms. The evaluation’s secondary purpose is to contribute to Fastenopfer’s learning as an organisation by supporting reflection on and improvement of the SG programmes. Its tertiary objective is to support Fastenopfer’s communication of the impacts of SG programmes to donors, partners, academic audiences, the broader public, and internally within the organisation. The evaluation was guided by a set of three main evaluation questions and 13 detailed evaluation questions (see Box 1, page v), specified in the Terms of Reference, which were circulated by Fastenopfer in January 2018. The detailed questions inform the structure of Section 5 of this report.

To achieve these aims, a robust methodology was developed and deployed, using mixed methods, to clearly identify where SGs’ impacts are strongest and weakest and what factors or approaches lead to greater positive impact. Additionally, to assess the inclusion of the most vulnerable that Fastenopfer seeks to achieve, it is essential to know whether the poorest and most marginal households take part in the SG programmes, and whether any other characteristics (gender, age, etc.) affect membership. Recognising that the SG programmes in Senegal and Madagascar² differ considerably due to their historical origins and cultural contexts, the qualitative elements of this evaluation were designed particularly to illuminate how differences in approaches may generate different outcomes and how outcomes are shaped by conditions at the local level. This serves not only to better understand the drivers of impacts, but also to support institutional learning within and across the country programmes.

II. Structure of this report

a. Overview

The rest of this report consists of five sections.

Section 2 introduces the SG programmes in Senegal and Madagascar (country context, main features) and outlines the general SG programme theory of change, which was developed by the consultants in collaboration with Fastenopfer as a basis for the evaluation.

Section 3 presents the mixed (quantitative and qualitative) methodology of the evaluation.

Section 4 gives an overview of the evaluation results: 4.I. presents the demographics and basic statistics of the survey sample; 4.II. discusses the results of an analysis using

¹ The French word *gaspillage* is commonly used to describe the problem; in Senegal, it specifically refers to high expenditures on weddings, burials and other celebrations, reflecting social pressure. To illustrate *gaspillage*, the Country Programme Coordinator in Madagascar used the imagery of closing holes in a leaky bucket instead of pouring more water into the bucket.

² Throughout this report, to ease reading (rather than to indicate any priority), Senegal is usually mentioned first. The evaluation of both country programmes was co-equal, but it was field-tested and rolled out first in Senegal, which led to data from here arriving first and being analysed first.

contribution scores (CS) to estimate the relative impact of the SG programmes in terms of 12 variables; 4.III. uses quantitative and qualitative data to examine in what domains members experience the greatest differences thanks to SG membership.

Section 5 examines the data in greater detail in regard to each of the detailed evaluation questions, also drawing strongly upon the qualitative data collected: 5.I. examines SGs' impacts in terms of poverty, debt and exploitation, basic needs, resilience, and access to resources, as well as the inclusiveness of SGs; 5.II. studies the community-building, gender-related, psychosocial and advocacy-related impacts of SGs; 5.III. discusses findings regarding the country programmes' main commonalities and differences, programme efficiency, and the sustainability of SGs.

The final section (6) summarises the main findings about the successes and the challenges and limitations of SG programmes, discusses the limitations of this study, and offers recommendations for practice and research.

b. *How to use this report*

Different readers may wish to navigate different pathways through this long and detailed report.

A reader with very limited time and some prior understanding of the SG programmes might skip to Section 6 (Discussion & conclusions), and subsequently skim Section 4 (Results overview).

A reader who is not yet acquainted with Fastenopfer's SG programmes may start by reading Section 2 followed by Section 5.III.a., which together give an explanation of the main commonalities and differences between the programmes.

Section 4.III. offers the most accessible (non-technical) overview of findings regarding where the members of SGs in both countries reported SGs making the greatest difference.

In order to understand findings of impact in this report, a reader would be advised to read Section 3.II.a – which explains the contribution scores (CS) methodology that is used to attribute impact, which may not necessarily be intuitive – followed by Section 4.II., which presents the results of the contribution analysis.

2. Solidarity Groups in Senegal and Madagascar

Fastenopfer (French: *Action de Carême*) is a Catholic church-affiliated NGO based in Switzerland with a focus on providing development assistance to economically and socially disadvantaged people in developing countries. Fastenopfer currently runs 14 country programmes in Africa (6), Asia (4), and Latin America (4). The organisation's mission statement emphasises the creation of a spirit of worldwide solidarity within the Swiss population, and much of its work aims to build structures of solidarity in the countries that it works in. SG approaches have attained the status of a flagship programme within Fastenopfer's portfolio of activities.

Fastenopfer has more than 20 years of experience with various forms of SG approaches. A 2017 internal survey found that 11 out of its 14 country programmes have at least one project with group-based saving as a component (working through a total of 72 partner organisations). However, the objectives, target groups, and approaches vary from country to country, and various terminologies are used: savings groups, grain banks, rice banks, solidarity calabashes, solidarity groups or solidarity banks. SG approaches thus make up a sub-set of the programmes that contain group-based savings schemes which Fastenopfer supports.

SGs play a central role in Fastenopfer's Madagascar, Senegal, and India country programmes. In Senegal, working with "solidarity calabashes" is the programme's principal strategy. Madagascar's *Tsinjo Aina* programme focuses almost exclusively on supporting SGs. The core element of the programme in India (where the SG approach was pioneered in the 1990s) is the formation of grain banks/rice banks, through which money is also saved and lent. India was not part of this evaluation, for reasons detailed in Section 3.1. In recent years, some other Fastenopfer country programmes (most recently Kenya) have begun to incorporate SG approaches into their portfolio of activities.

I. Country programme Senegal

Senegal is Africa's westernmost country, a former French colony, which gained full independence in 1960. A range of languages are spoken in Senegal, but French is the administrative language and Wolof is a *de facto* lingua franca in many regions. Senegal is among the few African countries that have enjoyed successive peaceful democratic transitions of power. Although there are generally relatively few security concerns, the Fastenopfer programme also operates in one post-conflict zone, the Casamance region, which still remains prone to localised violence. Senegal aspires to reach lower middle-income status in the near future, building on recently high economic growth rates and extensive infrastructure investments ("*Sénégal Emergent*"). Yet the majority of the Senegalese people remain poor, with an extreme poverty headcount ratio (\$1.90 a day) of 38.0 percent and 10.0 percent of the population counted as undernourished.³ Senegal ranks 164 out of 189 countries on the Human Development Index (HDI); below Madagascar, mainly due to much poorer performance on schooling.⁴

³ http://www.sdgindex.org/assets/files/sdg_index_and_dashboards_indicator_profiles.pdf

⁴ <http://hdr.undp.org/en/2018-update>

Fastenopfer has been active in Senegal since the 1970s, and its programmatic focus since 2005 has been on SGs. Aside from working with small farmers and livestock breeders (who predominate), the SG programme also works with fishermen/-women (fishing is an important industry in coastal areas) and with some people living in urban and peri-urban areas.⁵ Having suffered a long succession of droughts between 1970 and 2000, Senegal faces uncertainty about whether rainfall will increase or decrease in the future, but increases in heavy rainfall and flooding are anticipated (USAID 2017). Agriculture employs more than 70 percent of the workforce, with millet and sorghum being key subsistence crops, and groundnuts an important cash crop. Yields of both have crop types been in decline, and farmers' fields are often too small to sustain a family. In the predominantly Muslim country (90%), charging interest is widely prohibited by religious principles, but usury is still widespread; debt reduction (and diminution of the shame attached to debt) is the SG programme's primary goal.

In Senegal, the SG programme's invariably most striking feature is the calabash, which differentiates the Senegalese SGs from other SG programmes. The SGs are locally referred to as "solidarity calabashes" (*calebasses de solidarité*). They hold their meetings around a hollowed-out dried gourd (calabash), which is covered with a white cloth (see cover image) that is said to symbolise the peace of the heart. Underneath this cloth, each member slides their hand to contribute an unknown amount of money. This contribution, is known as *apport volontaire anonyme* (AVA): a voluntary act that everyone engages in, even if they have nothing to place inside.⁶ The group's fund, thus anonymously and voluntarily accumulated, is used to make interest-free loans to members, intended to help them meet expenses for basic needs, above all schooling, health and food, without having to borrow from moneylenders or other interest-charging sources. The majority of SGs/calabashes also have a collective granary or a shared field (72 percent have at least one of these), from which loans of food can be made to members. Another distinguishing feature of the Senegalese programme is that the calabashes organise bulk purchases and local on-selling of food and common household goods, members often refer to as "fair trade" (*commerce équitable*). Within this, they differentiate between *Mécanisme Auto Financement* (MAF), where individuals or the group buy in bulk and sell at a profit, through which the group's resources grow, and *Mécanisme Auto Défense* (MAD), where the bulk-purchased goods are sold at no added cost (usually to members only). The programme encourages agroecology, sustainable agriculture and the use of non-commercial seeds, but only since 2017. It also features strong messaging against "wasteful" spending on (and borrowing for) ceremonies and religious festivities (*gaspillage*), aiming for groups to enforce commitments by their members not to engage in such wastage.

In Senegal, Fastenopfer works with 12 partner organisations, which have formed a network of partners (RENOLSE - *Réseau National des Organisations de Lutte contre la Soudure et l'Endettement*). 9 of the partner organisations are clustered in the country's central zone; 2 operate in the far North and one in the South (Casamance). As of December 2017, these partner organisations, working through 78 animators, worked with a total of 1,045 calabashes/SGs. In total, the SGs had 47,670 members, of whom 86 percent were women; in public perception, the calabashes are strongly associated with being groupings of women,

⁵ The term *rururbains* is used to describe those people who used to live rurally, but the city has grown around them.

⁶ A member may even withdraw some change when putting in a larger bill, or put in nothing if they cannot afford anything; occasionally, as complaints voiced in focus group discussions show, members might also place small stones inside.

despite the presence of men in many groups. Each SG has, on average, 45.6 members. In average, calabashes have accumulated approximately €300 in their group fund.

II. Country programme Madagascar

The island of Madagascar is abundant in natural resources and biodiversity, yet is one of the world's poorest countries. It ranks 161/189 on the HDI.⁷ Among those countries for which the World Bank had data (in 2016), Madagascar had the highest poverty headcount ratio at \$1.90 a day, 81.8 percent.⁸ Madagascar's economy has stagnated, suffering a net decline in real income per capita since 2008. Like Senegal, Madagascar was colonised by France, from which it gained autonomy in 1960, but its post-independence political history has been more turbulent. After several ideological swings during and after the Cold War era, a military-backed political coup in 2009 led to a protracted political-economic crisis from 2009 to 2015. At the time of this study, the outcome of the late-2018 Presidential election was being contested in the national courts, feeding fears that political violence could again resurface; however, the electoral impasse appears to have been resolved in early 2019 with a peaceful transition of power. Rule of law is weak in Madagascar, making physical insecurity a feature of daily life throughout the country. Rural residents especially face threats of banditry, cattle robbing and thefts, as well as natural hazards, in particular droughts and tropical cyclones. Various extractive industries and plantation agriculture projects also threaten peasant farmers with land and resource loss. Despite working the land, the majority of Malagasy people are food insecure (33 percent are counted as undernourished⁹), and the country ranks 6th highest for malnutrition in the world. Usury affects many poor people. Madagascar has seen heavy missionary activity and the majority of people adhere to one version or another of Christianity, often mixing with local traditions.

In this unsettled context, Fastenopfer's SG programme in Madagascar has evolved since 1998, initially drawing closely on lessons from the Indian SG programme, which operates under similar conditions of physical insecurity, extreme poverty and widespread usury. The programme's name in the Malagasy language (which is spoken throughout the country) is *Tsinjo Aina*, translating roughly as "looking to the future together". Most of Madagascar's population lives as peasants; consequently, the focus of *Tsinjo Aina* lies largely on working with farmers in rural areas. When a *Tsinjo Aina* group is formed, its members agree on shared rules, in particular on an equal amount of money that is to be saved by each member. In this sense, SGs in Madagascar operate more like traditional savings groups. In principle, members' contributions become the shared property of the group, and are not refunded in case of members leaving (or being expelled for breaking group rules), however, in practice a part of their contributions may be refunded if members have to leave for reasons beyond their control.

The groups are expected to meet at least once monthly, and more frequently in their early phase of operation. The group's fund, which is saved in a box (usually in cash), is used to make loans to members, on which no interest or a low interest rate (usually under 10%) is charged. These loans, as in Senegal, are intended to help members meet expenses for basic needs, above all schooling, health and food, without having to borrow from moneylenders or high-interest sources. Many SGs also collect contributions in kind and have a collective granary, from which food loans are made. Since 2008, the programme has

7 <http://hdr.undp.org/en/2018-update>.

8 http://www.sdginde.org/assets/files/sdg_index_and_dashboards_indicator_profiles.pdf.

9 *ibid.*

placed a focus on changing practices in agriculture, where key causes of the poverty cycle are seen to lie (debt, exploitative prices for inputs, low post-harvest prices for outputs). The fields of Malagasy peasants are very small, and in most regions of the country (though not all) are generally too small to sustain a family; ensuring that members have access to more land and/or secure land titles is a key goal of the programme. The programme strongly promotes crop diversification (beyond the ubiquitous rice crop) and the utilisation of improved (but not GM) seeds, without using chemical fertilisers. It encourages members to help one another in fieldwork and to engage in collective agriculture. It also focuses strongly on building preparedness among farmers for natural disasters.

Fastenopfer works with seven partners, spread across 12 of the 22 regions. Since 2014, Fastenopfer has assisted these partners in formalising as registered NGOs. As of June 2018, the partner organisations, working through 316 animators, supported a total of 9,872 SGs, organised into 2,767 networks. In total, the SGs comprised a total of 151,555 members (who are believed to represent up to half a million wider beneficiaries). Contrasting with Senegal, the gender distribution of members is almost equal: 50.7 percent are men. With 14.4 members on average, the SGs in Madagascar are generally much smaller than in Senegal, and are likely to include mostly the immediate neighbours. Some very small groups with fewer than 10 members, often in isolated locales, even only consist of members of a single extended family.

III. General programme theory of change

The importance of developing and applying a theory of change (TOC) that clarifies how “the intervention is expected to have its intended impact” (White 2009: 274) has been increasingly emphasised in impact evaluations. A TOC serves to explain how activities aim to produce a series of desired results that contribute to achieving intended impacts; it schematically explains the causal links from programme inputs to ultimate (or higher-order) outcomes. Using a TOC allows researchers and practitioners to link “programme inputs and activities to a chain of intended or observed outcomes, and then [use] this model to guide the evaluation” (Rogers 2008: 30; White 2009).

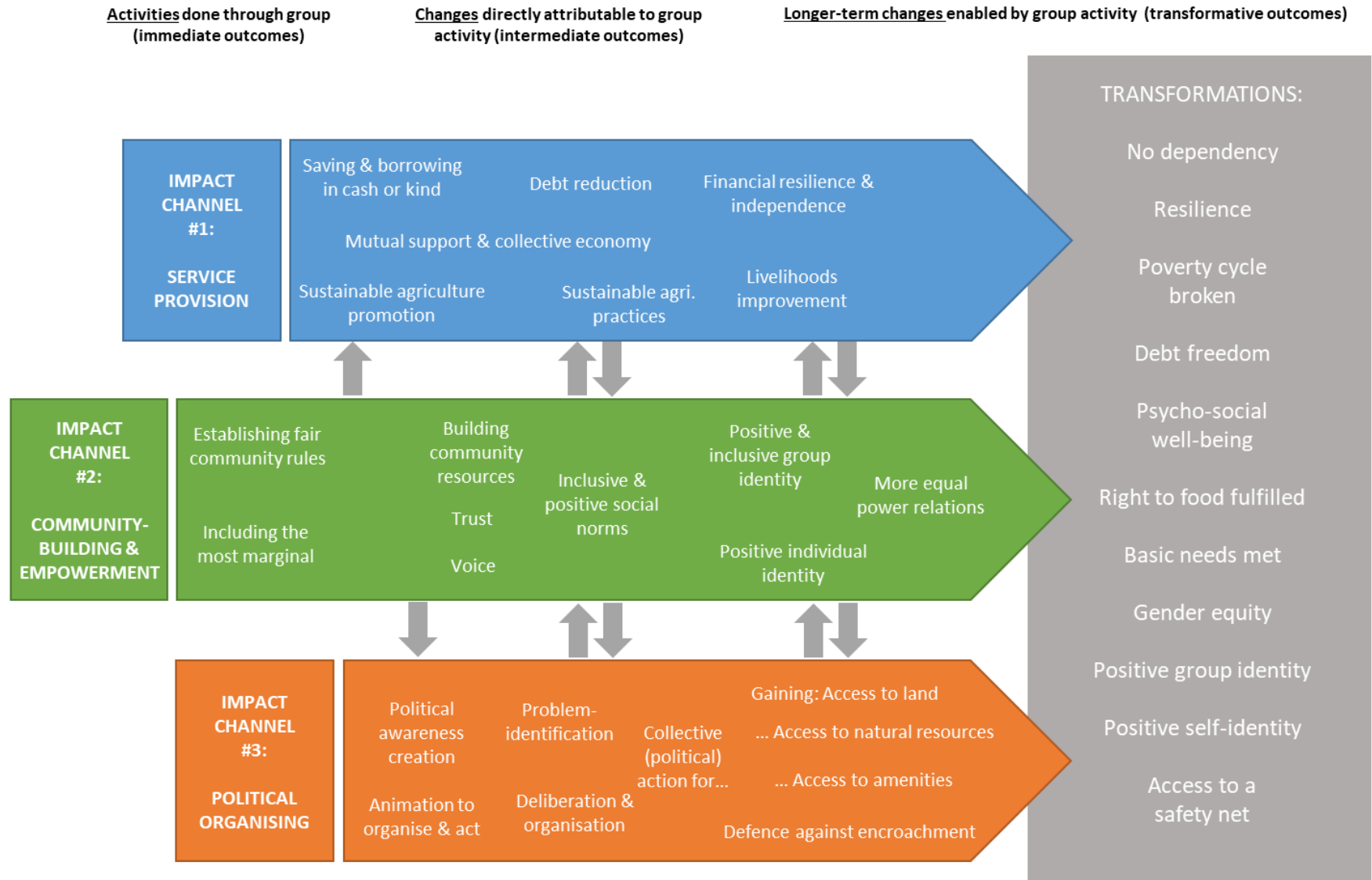
In other words, the TOC for SGs should show how organising poor people into SGs is *expected* to create desired positive changes for the target population, and thus to aid the interpretation of findings by clarifying the linkages and differences between programme uptake, immediate effects, and more transformative impacts.

a. *Three impact channels*

Fastenopfer’s general TOC, shared across the SG programmes, builds on a core belief that organising extremely vulnerable or marginal people into groups with a defined strategy for solidarity-building leads to positively transformative results on economic, political, social and cultural dimensions, thanks to mutual assistance and the recognition of common interests. The financial activities undertaken in this context (savings, access to loans) are assumed to play a significant facilitative role, but do not constitute the *raison d’être* of the programme.

The inception workshop and process of this study (see Section 3.1.) revealed the SG programmes in Madagascar, Senegal and India to be “similar but different”. All are premised on the same idea: that autonomous savings groups, which operate without external financial inputs, enable savings in cash and kind, grant members credit for emergencies and basic needs, and promote empowerment and fight usury, all of which allows them to build communal solidarity. However, the programmes also have some striking variations, operate in very different contexts, and are at different stages of their development (see above and see section 5.III.a.).

Figure 1. Channels of impact in Fastenopfer's SG theory of change



A participatory pathway mapping exercise with key persons involved with the programme was held in Fastenopfer's Lucerne offices in May 2018.¹⁰ It clarified the implicit and explicit causal connections and assumptions in the TOC of the SG programme. There would be many different possible ways to present the logic of how Fastenopfer seeks to generate impacts by supporting SGs in Senegal and Madagascar, but we chose to clarify the logic by distinguishing analytically three distinct, yet in practice strongly interconnected, channels of impact, each of which contains multiple possible pathways that lead from SGs' activities to transformational impacts. Figure 1 summarises these channels of impact graphically (in a reductive way); more detailed illustrations of the impact pathway, showing the pathways and possible causal circularities within each channel, as well as interconnections between channels, can be found in Annex 2. The logic of the three channels is explained here briefly.

The first channel of impact, referred to for simplicity as *service provision*¹¹, theorises that, as SGs provide services to their members and members provide services to one another, they (1) create a financial safety-net and (2) act as a resource base. (1) As a financial safety-net, they provide their members the service of being able to save in cash and kind (usually grain) and borrow in cash and kind, and thus reduce their exposure to 'bad' (predatory) debts, become more financially independent and resilient, and attain debt freedom. (2) As a resource base, SGs support their members in adopting more sustainable agricultural/ agroecological practices (or maintaining sustainable traditional forms of agriculture), encouraging mutual agricultural (labour) support, and developing a collective economy based on shared resources. This is expected to lead to higher and steadier incomes, lower financial outflows, and ultimately members' basic needs being more reliably covered. In Senegal, SGs also often organise the cheaper purchase in bulk and on-sale of goods¹², which is expected to lead to lower costs and/or higher incomes for members.

The second channel, *community-building and empowerment*, works through the social inclusion of (village or neighbourhood) members, especially the most marginal, and subsequently facilitating communal problem-solving. As conversations with Fastenopfer staff clarified, inclusion is seen as a precondition for enabling the other activities (hence, in the Figure, this channel begins before the others). Including the most marginal is seen as key to granting them voice, which leads to improved confidence and personal empowerment, in particular for women. Communal problem-solving proceeds from the establishment of fair rules that emphasise equality in the SGs (*règlements*) under the guidance of the programme's animators; these allow group members to build trust in one another and engage in shared activities to build community resources. Both inclusion and communal problem-solving are expected to lead to the emergence of more inclusive and positive social norms, a stronger and more positive group identity, and more equal power relations within the community, particularly between women and men, as well as between different ethnic or socio-cultural groupings.

In the third channel, *political organising* begins with the creation of greater awareness about problems that affect the whole community (or many of its members) and learning about rights and how to claim them as a community. This allows members to identify problems and

10 Sandrine Cottier (Head of Programme Development), Benno Steffen (Thematic Officer for SGs), Blanca Steinmann (Country Programme Madagascar), Vreni Jean-Richard (Country Programme Senegal), and Tobias Buser (Fastenopfer Country Programme India).

11 The term is deliberately narrow, to distinguish clearly the other two (community and political) channels.

12 Referred to as Mécanisme Auto Défense (MAD).

to self-organise to effect change. Especially if the community-building outcomes of channel 2 are achieved, this allows communities to engage in collective agency for pursuing (context-specific) goals, which are likely to be access to land, access to natural resources (such as water), access to amenities (such as schools or social services) and self-defence against encroachment or exploitative economic relationships. The success of such collective action is likely to hinge upon SGs being recognised as representatives of their community (as legitimate local civil society), as well as upon their organisation into larger action networks with other SGs. If successful, these forms of collective organising would contribute to basic needs being more reliably covered and rights fulfilled.

b. **Assumptions and analytical choices**

These are the channels of impact *in theory*. Clearly mapping and spelling them out exposes numerous assumptions within the TOC that the evaluation must test. Examples of these assumptions are:

- Channel 1: groups grant credit (only/mainly) for basic needs and debt reduction; access to credit from the group enables members to successfully reduce their debts; sustainable agricultural techniques are adopted and lead to higher/steadier incomes.
- Channel 2: inclusion leads to the most marginal gaining and exercising voice; problem-identification leads to the finding of common ground and agreement on shared priorities for collective action; inclusion leads to greater trust; women, the poorest, the most marginal, etc., are seen as more equal community members.
- Channel 3: communities can successfully self-organise to claim rights; groups are recognised as legitimate civil society actors; activism and collective problem-solving leads to successful changes.

These are just some examples of the fundamentally plausible (but nonetheless contestable assumptions) that the evaluation tests. The advantage of such a theory-driven evaluation is that it is designed to verify these assumed causal pathways and identify potential weaknesses in the assumptions underlying the programmes, rather than to test only for the presence (or absence) of evidence for ultimate outcomes.

The pathways analysis also noted that there are relatively less clear causal links from programme activities toward greater gender equity, compared with the other transformative outcomes. While such things as more equitable power relations, female members gaining pride and confidence (channel 2), or the provision of services to women (channel 1) would clearly contribute to greater gender equity, there are relatively few direct causal connections. For this reason, rather than to theorise a “gender” pathway or channel, the evaluators chose to focus part of the analysis on disaggregating findings by gender, and to ask individual members and focus groups a number of gender-related questions.

The pathway analysis, finally, led the researchers to question the value of enumerating ‘solidarity’ as a variable; the decision was taken to seek to draw inferences about solidarity from other, supportive outcomes along the causal chain, such as inclusion, local political action and economic cooperation. Solidarity, as the overarching theme of the programme, was deemed too challenging to measure directly, and additionally its place in the process was somewhat unclear, with different persons involved with the programme emphasising solidarity as a factor in different parts of the pathway. Solidarity was seen as simultaneously being a helpful pre-condition (groups build *on* pre-existing patterns of solidarity), a desired direct outcome of the SGs’ activities (*building* solidarity), and an intended longer-term impact (creating communities *of* solidarity).

3. Methodology

The objective of this impact evaluation was to assess how Fastenopfer's support for SGs causes changes in the lives of individuals and communities. This entails assessing the entire intervention logic, and including intermediate steps towards key outcomes, which allow causality to be established. Evaluating the SG programmes posed a number of methodological challenges. Firstly, the country programmes have significant differences in terms of approach, components, and operating environments. The SGs themselves are also diverse in terms of size, membership composition, age, and local context. Another challenge is the fact that the SG programmes seek to drive a wide and heterogeneous range of impacts, not all of which necessarily stand in a direct, straightforward causal relationship with the groups' core activities.

Concordantly, a theory-based evaluation approach employing mixed methods was developed in order to gather a wide range of evidence to support or contradict the hypothesis that Fastenopfer's support for SGs causes positive changes in the lives of individual programme participants and in participants' communities; a lack of such evidence, or even finding evidence of negative changes, would be seen as reason to reject the hypothesis. The backbone of the methodology was a randomly administered survey with 517 respondents¹³ in Madagascar and Senegal, which sought to capture the status and changes in key outcome areas as well as respondents' assessments of the influence of that the SG programme had on these changes (see Figure 2, below). This methodology avoided using a costlier baseline-endline approach. The survey also included the Progress out of Poverty Index (PPI) scorecard to evaluate the programme's poverty outreach. Qualitative data was obtained through focus group discussions with SG members and programme animators, key informant interviews, and a number of qualitative questions built into the survey. The data collection instruments contained multiple questions aimed at assessing gendered dynamics within SGs and the impacts of SGs in terms of gender equity and women's empowerment.

I. Theory of change development and evaluation preparation

As a theory-based impact evaluation, the evaluation began with a process of theory-development, built around the inception workshop, whose key objectives were to clarify the main pathways of change embedded in the SGs' theory of change, and consequently to clearly identify priorities for the evaluation. This inception workshop also discussed the guiding rationale for the evaluation, elements of feasible methodologies, and variations between the country programmes.¹⁴ Through a participatory exercise for mapping the SG intervention logic, key elements of the SG programme's theory of change as well as variations between the three countries in which SGs are central to Fastenopfer's work (see Box 2 regarding the third country) were identified and discussed. This included identifying the programme's target groups, discussing the causal connections from programme activities to desired changes, enabling and constraining factors between key activities and desired changes, as well as distinguishing immediate and intermediate outcomes from high-level (ultimate) outcomes. Using the outputs from the participatory intervention logic mapping

¹³ A small number of respondents were removed from analysis for data quality reasons.

¹⁴ The inception workshop, held on 9 May 2018 in Lucerne, was attended by Sandrine Cottier (Fastenopfer Head of Programme Development), Benno Steffen (Fastenopfer Thematic Officer for SGs), Blanca Steinmann (Country Programme Madagascar), Vreni Jean-Richard (Country Programme Senegal), and Tobias Buser (Country Programme India), and was led by Philip Mader (IDS). For more detail, see the Inception Report, July 2018.

exercise, the pathway elements were re-organised via several steps in an iterative process of discussion between the evaluator team and Fastenopfer staff. The three interlinked channels of impact from Fastenopfer's support for SGs to transformative changes were identified (see section 2.III. 'General programme theory of change') and documented in an Inception Report (submitted June 2018).

Box 2: The India SG programme

The inception workshop included the country programme coordinator for India, and discussions at the workshop led to the exclusion of the India country programme (which was initially intended to be part) from the scope of this evaluation. This primarily reflected the security concerns raised by the coordinator as well as, secondarily, a recognition that the India programme is significantly different from the other two countries in some key respects, including the fact of having a very specific target population (not the 'general' poor population) and a different methodology (more strongly emphasising spiritual reconnection).

The India SG programme works primarily with extremely marginalised *Adivasi* tribal communities and caste-discriminated *Dalit* groups, two populations that have experienced an exacerbation of discrimination and violence from security forces and elite groups in recent years, within an increasingly hostile political environment for NGOs and civil rights groups in India.

Particularly in areas affected by the 'Naxalite' insurgency, where many of the SGs are located, threats, intimidation and actual physical and sexual violence (including towards programme members and animators) have increased.*

*See, for instance, Teltumde, A. (2018) 'McCarthyism in Modi's India'. *Jacobin Magazine*, 23 Oct.

In July and August 2018, one national consultant was recruited per country as a co-evaluator, to manage and implement the evaluation in Madagascar and Senegal. They were recruited through a competitive tender process focused on methodological competencies, topical expertise and value for money.

The qualitative research strategy and the survey instrument were developed in English, based on the theory of change and two rounds of discussion and feedback with Fastenopfer, and subsequently translated into French. The survey instrument and the qualitative research methods were field-tested in Senegal in early September 2018, then adapted and improved in several steps, and adjusted to the two countries' contexts, and finally were translated into local languages (Wolof and Malagasy) for administration to the respondents.

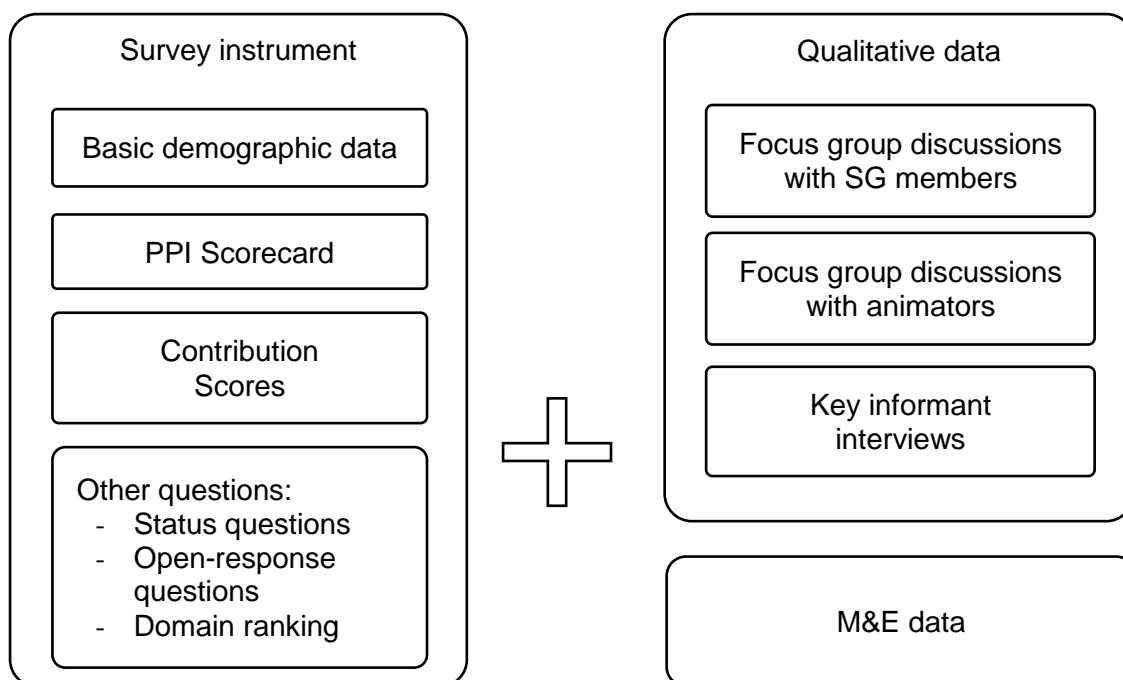
II. Mix of methods

While the SG theory of change is fundamentally plausible, a credible impact evaluation needs to collect data that would be able to falsify the TOC and discard a rival hypothesis whereby these outcomes would have materialised without the programme's assistance. In consideration of the budget and time limitations, a lean methodology was developed to verify key assumptions in the theory of change by applying a mixed-methods approach to assess the SG programmes' outcomes and conditions of success. A baseline survey was not possible.

As shown in Figure 2, the methodology combined a survey administered to individuals (capturing key demographic data, depth of poverty via the Poverty Probability Index PPI scorecard, and impact-oriented status and contribution questions) plus focus group discussions (FGDs) with groups of SG members and groups of programme animators,

interviews with selected key informants, and some existing monitoring and evaluation (M&E) data. The strengths and limitations of the approach are discussed in Section 6.

Figure 2. Mix of methods



a. *Survey Instrument*

The survey instrument (attached, in French language, in Annex 3) was the backbone of the evaluation. It was developed in collaboration with the Fastenopfer oversight and advice team (see Annex 1) and through field-testing with the national consultants. Using the survey instrument, enumerators would ask each respondent a total of between 68 and 81 questions (depending on country and options built into the questionnaire), with some questions containing several sub-questions. The survey instrument also contained a number of questions to capture meta-data and ensure quality assurance and research ethics.

The survey consisted of six parts:

- a preamble section capturing metadata and documenting the respondent's informed consent to participate (their consent was audio-recorded);
- Module A, asking about the respondent's SG membership status and basic data about the SG;
- Module B, the PPI scorecard, used to enumerate the respondent's poverty status;
- Module C (consisting of 10 sub-sections), with 51 to 58 questions capturing status (state of affairs) and changes on a variety of variables as well as contribution of the SG to changes in variables, reflecting different parts of the theory of change;
- Module D, basic personal data of the respondent;
- Module E, the enumerator could record any possible biases or disturbances during the survey administration (quality assurance).

Poverty Probability Index (PPI). Module B used the PPI scorecard (plus an additional question about nutrition) to estimate respondents' poverty status. The PPI is a tool that was

launched in 2005 and initially mainly used by microfinance institutions (MFIs) as a low-cost replacement for impact measurement studies.¹⁵ The PPI has since growing usage among organisations with a mission to serve the poor as a poverty *status* measurement tool. Constructed from statistical analyses of national household surveys, the PPI uses answers to 10 simple questions about a household’s characteristics and asset ownership to calculate a score between 1 and 100 that can be translated into an estimate of the likelihood of a household living below a particular poverty line. The PPI scorecard for different countries asks different questions. We used the most recent available PPI scorecard and tables available: Madagascar, released in February 2015 using Madagascar’s 2010 Periodic Household Survey; Senegal, released in June 2018 using Senegal’s 2011 *Enquête de Suivi de la Pauvreté au Sénégal* (ESPS) Survey.

Contribution scores: Module C asked questions about the results of the SG programme, broken down into nine thematic sections and one summary section. It contained 43/44 (Madagascar/Senegal) simple questions about the state of affairs, each phrased as agree-disagree statements (enumerated on a five-point Likert scale¹⁶), as well as several open-response questions.

Module C also contained 12 three-part questions designed to calculate contribution scores (CS) in relation to key outcomes of interest. Each of these CS questions was posed to the respondents as a thematic summary (“In sum, ...”) following thematically related status questions.¹⁷ With its three parts, each CS question enumerated (1) the magnitude of the issue plus (2) the changes in this issue and (3) the self-assessed influence of the SGs in bringing about the changes. CS questions follow a logic of combining answers to the questions “did X change?” and “how important were SGs to this change in X?” (e.g. Waarts et al. 2017; Ton 2017) as proxy-indicators of heterogeneous outcome patterns. Box 3 explains the logic behind CS and contribution analysis in more detail.

Box 3: Contribution Scores and contribution analysis

Contribution scores (CS) have been proposed as an effective proxy-indicator of impact in immediate and intermediate outcome areas, using self-assessments of beneficiaries. They exploit the fact that an intervention has differential effects within the beneficiary group and across a range of different outcome areas. This is a lean methodology developed by Giel Ton, applied in several impact studies related to value chain development (Ton et al., *forthc.*; van Rijn et al., 2018 a&b; Waarts et al., 2017).

The table below shows the how CS are calculated from based on two parts of a question. For any particular outcome – for instance, the accessibility of loans – the CS is calculated as a function of the amount of change (first column from left) and the influence of the SG on this change process (second column); negative changes, where reported, are not assumed to have had a contribution from the SG (thus the score is automatically 0). The result of the calculation is a score (third column), which, for ease of interpretation, is reported as %. Conceptually, this stands for a percentage of the maximum possible attributable impact, 100. It is important to note CS that do not quantify impact as a percentage change in an outcome variable or imply that a percentage of the population experienced an impact; rather, they compare participants’ estimation of the *actual* impact with the maximum theoretically *possible* impact. CS are most useful as a means for analysing relative amounts of (attributable) impact comparatively across different outcome areas or different (sub-)populations.

¹⁵ Managed by Innovations for Poverty Action (IPA), the PPI was originally called the Progress out of Poverty Index; the name was changed in 2016 or 2017. For more information on the PPI, see <https://www.povertyindex.org/>.

¹⁶ Completely agree / partly agree / not sure / partly disagree / completely disagree.

¹⁷ Early versions of the survey instrument endeavoured to ask all outcome-related questions as CS questions. While this would have generated even more intricate data on changes and contributions of the SG, a survey of such length proved infeasible.

The fourth column proposes a possible verbal interpretation of these scores, introducing descriptors that will be used below in discussing the results. While such descriptors can be useful as a way of interpreting CS, it is important to keep in mind that the cut-off points underlying the descriptors are purely conventional.

How much did the outcome <u>change</u> in the last three years?	How important was the <u>influence</u> of the SG in this change?	Contribution score (0%-100%)	Suggested interpretation
Not sure (or N/A)	N/A	0	No attributable impact
Large negative change	No importance	0	
Small negative change	No importance	0	
No change	N/A	0	
Small positive change	No importance	0	
Large positive change	No importance	0	
Small positive change	Slight importance	16	1-20 = "small attributable impact"
Large positive change	Slight importance	33	20-40 = "moderate attributable impact"
Small positive change	Fairly important	50	
Large positive change	Fairly important	66	over 40 = "large attributable impact"
Small positive change	Very important	83	
Large positive change	Very important	100	

Survey sampling strategy

In each country, we planned to administer 250 surveys to 200 members (treatment group) and 50 non-members (control group); the control group served mainly to allow us to test that member household characteristics are not significantly different from those of others living in the vicinity.

A three-step sampling approach was followed (see Annex 4 for documentation, in French), to generate a final sample that was geographically clustered but nevertheless could be deemed to be representative for the portfolio of work with SGs supported by Fastenopfer in the country.

In the *first* step, a selection was made among the partner organisations in each country based on transparent criteria reflecting logistical and budgetary considerations. In Senegal, Fastenopfer supports SGs through 12 partner organisations (working in 8 out of the country's 14 regions) and in Madagascar through 7 partner organisations (working in 12 out of the country's 22 regions). In both countries, in Madagascar particularly, some partners work in very remote and inaccessible areas.

- In Senegal, a key practical consideration was to limit the evaluation to the regions where the dominant language Wolof is spoken, which meant focusing on the central region around Thiès. Eliminating two partner organisations (one whose members had already participated in many surveys, and one working on difficult to reach islands) four were chosen: Agrecol Afrique (based in Sèssène), ASDES (Kaolack), RECODEF (Fissel) and UGPM (Mékhé).
- In Madagascar, three partner organisations were eliminated for reasons of geographical remoteness and security, and among the remaining four, three were selected at random by the national consultant: TSANTA (in the capital region), Tsinjo Aina Toamasina (in the eastern coastal region) and TARATRA (in the south-east region). Reflecting geographical dispersion, two districts were selected at random per partner organisation.

In the *second* step, SGs (as clusters) were randomly selected from lists shared by the partner organisations. This was done by the national consultant and lead consultant working together, using the true random number generator on the website random.org. In Senegal, due to the relative geographical concentration (all within in relative 150km of the programme headquarters in Thiès) of the partner organisations' catchment areas, no further exclusion by district was necessary. Due to the unequal sizes of the partner organisations (one accounted for more than half of the population of 17,083 members), the sampling was done proportionately to membership: 8 SGs were randomly selected from each of the smaller partner organisations and 27 from the larger one. In Madagascar, 48 SGs were randomly selected (16 per partner organisation) plus two 'backup' SGs per district, which would take the place of another SG in the case practical difficulties (lacking road infrastructure, security risks) made reaching its members infeasible. The consultants monitored that both countries' samples reflected the balance between (predominantly) rural SGs and the minority of peri-urban SGs; no intervention to balance the sample was needed.

Due to a lack of M&E data at the within-group (individual) level, the *third* and final step – selection of the individual respondents – had to be performed upon arrival at survey sites by the enumerators themselves. The agreed-upon process (which, during the study launch period, the international consultant was present to observe) was that the enumerator would obtain the SG's membership list from the president or another office-holder, and, using a sampling interval, randomly select four members (moving on to a fifth, sixth, and so on, in case of unavailability). The enumerator would also use a random procedure to identify a control group respondent in the immediate vicinity.

b. **Qualitative data**

An overview of the qualitative data collection through FGDs and key informant interviews as well as the protocols for the FGDs (questions and technique) can be found in Annexes 6-8. In reporting the results, below, the FGDs are referenced by the type of participants members/animators, date, country and exact location (e.g. *FGDmem 27.10.18 M_Ifanadiana* = "FGD with members held on 27 Oct 2018 in Madagascar, Ifanadiana")

Focus group discussions with SG Members

FGDs were conducted to obtain additional qualitative data and probe into aspects of the programme that could not easily be enumerated by the survey instrument. The 13 FGDs (8 in Senegal, 5 in Madagascar) were held in open spaces in the villages or in members' houses. Participants in the members' FGDs were sampled according to convenience and availability, rather than in a strictly representative manner; their demographic characteristics were recorded. A total of 50 members participated in Senegal (43 women, 7 men) and 25 in Madagascar (11 women, 14 men).¹⁸

Each of the FGDs was audio-recorded and a synthesis (rather than full verbatim) transcription of the audio file was completed. The FGDs followed a common protocol containing detailed practical guidance and discussion questions, which was developed by the lead international consultant in consultation with the national programme coordinators, the national consultants and an external advisor¹⁹, and was adapted to reflect the different

¹⁸ The distribution of participants fairly accurately reflects the gendered distribution of membership within the two programmes. Office-holders were over-represented (relative to regular members) in both countries: 63% in Senegal, 32% in Madagascar.

¹⁹ The India programme coordinator, kindly gave detailed advice.

country contexts. In the FGDs, the SG members were animated to discuss questions revolving around six main themes:

- members' reasons for joining and contributing to the SGs;
- patterns of debt dependency;
- resilience and the strength of mutual assistance;
- inclusion and exclusion;
- gender equity;
- priorities and visions for the future, pathways to autonomy.

Focus group discussions with programme animators

To obtain further data, particularly to answer the third set of evaluation questions on elements of success and commonalities and differences of the country programmes, a total of 10 FGDs with programme animators – field agents and staff of the partner organisations – were conducted (4 in Senegal, 6 in Madagascar). They were held in the partner organisations' premises (one FGD per district in Madagascar, one FGD per partner organisation in Senegal). Participants were 29 'local animators' (community-level field workers, who are often recruited from among the SG member) and 19 'principal animators'²⁰ (more senior staff members who also work in the communities but are based in the partner organisation's head office). In total, 20 women and 30 men participated.²¹

Similarly to the members' FGDs, each of these FGDs was audio-recorded and a synthesis transcription was completed. They followed a protocol with discussion questions and practical guidance, which was developed by the international consultant in consultation with the national consultant, and was adapted to the country context. In addition to triangulating animators' perceptions of the programme's effectiveness with those of the members (see list of themes above) these FGDs were designed to gain insights into the operational modalities of the programme: psychosocial approaches, autonomisation, key success elements, strengths and challenges.

Key informant interviews

To complement the perspectives of SG members and programme animators, a total of 11 semi-structured interviews with local key informants (who are external to the programme) were conducted. These followed a less stringent protocol, designed to allow the national consultant as interviewer to explore particular aspects of the SGs' work and impacts that the informant might be best placed to assess or comment on, depending on their profession and/or position in relation to the SGs. In particular, the key informant interviews sought to assess the visibility (to outsiders) of the SG programme and its effects, especially in terms of significance for local political processes and representation of members vis-à-vis local authorities.

In addition, the lead consultant conducted one semi-structured key informant interview with each country coordinator during the data analysis/writing phase to explore emerging questions in depth.

²⁰ The discrepancies in numbers reflect the participation of one regional coordinator and one intern, in addition to the animators.

²¹ The discrepancy between the numbers stems from two animators' roles (local/principal) in Madagascar not having been recorded.

Restitution workshops

In order to interpret the initial findings emerging from the survey, 1-day restitution workshops were held in Thiès and Tananarive (in late November/early December 2018) which convened a small group of knowledgeable people working in the programmes²² to discuss and check (confirm, contradict, refine) early interpretations of patterns in the data. These workshops were managed and reported by the national consultants.

III. Quality assurance

The quality of the pathways analysis in the inception process was checked by Fastenopfer, and confirmed to be a good reflection of the programme theory of change. The findings and reports of the impact evaluation were discussed with local staff in the restitution workshops and a draft of this report was shared with Fastenopfer in mid-December 2018 for a reality check and to identify any missing information. Fastenopfer had the opportunity to include a Management Response to the recommendations that emanate from the research in this final report.

The data collection process was subcontracted to the national consultants as research partners, for whom detailed terms of reference were written and contracts with milestones agreed to ensure good practices in data quality management. To ensure data quality and research ethics, the following elements were agreed and safeguarded:

- GPS locations of the survey sites recorded, to document enumeration activities;
- audio-recorded consent of each survey respondent and of the FGD participants as a group;
- inclusion of two questions about whether respondents were disturbed or biased, completed by enumerators at the end of each questionnaire;
- audio recordings of the FGDs;
- identifying outliers and discussing them with the local research team (several were identified and resolved or removed in consultation with the national consultants in early Dec. 2018);
- capturing sufficient metadata to allow revisiting of some persons surveyed.

In data transfer and storage, we complied with the data management regulations of the GDPR on privacy and personal data and the instructions given by the IDS data controller.

²² Fastenopfer's country programme coordinators plus at least one higher-level representative of each partner organisation that participated in the evaluation; in Senegal, some animators and the national SG network coordinator also took part.

4. Results overview

I. Demographics and basic sample statistics

The overview of the results begins with descriptive statistics for the questionnaire-based survey of individual respondents. Survey data collection took place from 9 to 21 October in Senegal and from 15 October to 2 November in Madagascar. As Table 1 shows, the survey was completed 512 times in total. (Note: numbers may vary slightly across other basic sample statistics, below, affected by small numbers of invalid responses. Four respondents who, according to notes enumerators' notes may have been biased in their responses, were removed.)

The survey took on average 43 minutes to complete. Most surveys (90%) took between 25 to 62 minutes to complete.

Table 1. Survey sample

	SG members	Non-members (control group)	Total
Senegal	202	50	252
Madagascar	200	60	260
Total	402	110	512

As Table 2 shows, in terms of distribution across partner organisations, the survey responses are approximately proportional to those aimed for with the sampling procedure laid out the Methodology section and Annex 4.

The sample is rural, with few exceptions. In Senegal, 5 out of 51 SGs were located in the large town of Kaolack. In Madagascar, one commune (Ambohijanaka, Analamanga Region, with 8 sampled SGs) has begun to experience sub-urbanisation due to the growth of the capital Tananarive; however, the setting here is still manifestly rural.

Table 2. Breakdown of sample by regions and partner organisations (members/control group)

Region of Senegal	ASDES	Agrecol	RECODEF	UGPM	Total
Diourbel	-	-	49/11	-	49/11
Kaolack	32/8	-	-	-	32/8
Louga	-	-	-	7/2	7/2
Thies	-	32/8	59/15	23/6	114/29
Total	32/8	32/8	108/26	30/8	202/50
Region of Madagascar					
	TARATRA	TSANTA	Tsinjo Aina Toamasina	Total	
Analamanga	0	25/16	0	25/16	
Atsinanana	0	0	70/16	70/16	
Itasy	0	40/10	0	40/10	
Vatovavy Fitovinany	65/18	0	0	65/18	
Total	65/18	65/26	70/16	200/60	

The random selection process on-site led to a breakdown of respondents by gender as shown in Table 3. The very high percentage of women among the surveyed SG members in Senegal (94%) slightly overrepresents women, who make up approximately 87% of the overall programme participant population. In Madagascar, the nearly even sampling of men

(47%) and women (53%) reflects the programme population (49% men, 51% women). In both control groups, men slightly outnumber women, which resulted from the spontaneous sampling approach.²³ Because the primary purpose for surveying a control group was to check for differences between members' and non-members' *household* characteristics (rather than assess differences in impacts), this difference in gender composition is not a major concern.

Table 3. Breakdown of sample by gender

	SG Members			Non-members (control group)		
	Male	Female	Total	Male	Female	Total
Senegal	12 (6%)	190 (94%)	202	27 (54%)	23 (46%)	50
Madagascar	94 (47%)	106 (53%)	200	33 (55%)	27 (45%)	60
Total	106 (26%)	296 (74%)	402	60 (55%)	50 (45%)	110

The survey respondents (SG members and non-members) were distributed relatively evenly across the adult age range, as Table 4 and Figure 3 show.

Figure 3. Age distribution of the sample (count of respondents)

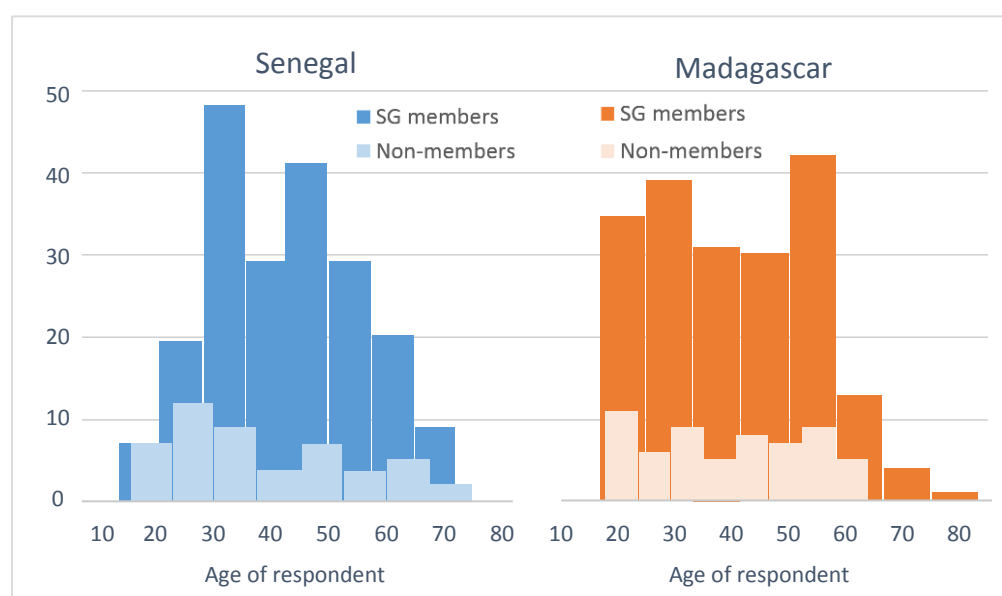


Table 4. Breakdown of sample by age

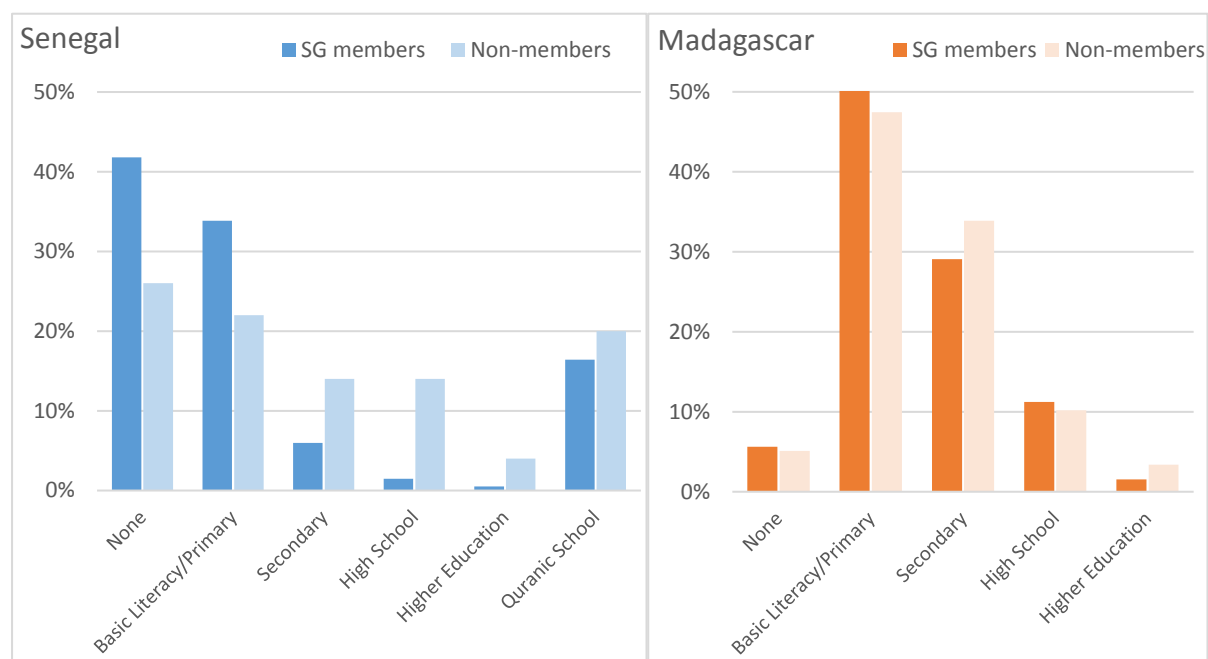
	SG members			Non-members (control group)		
	mean age	min age	max age	mean age	min age	max age
Senegal	42.7	14	72	39.8	16	75
Madagascar	40.3	17	82	38.7	18	63

In Senegal, 93% of SG members were married (non-members: 88%) and in Madagascar, 82% of SG members were married (non-members: 78%). The remainder either reported being widows/widowers, single, or divorced.

²³ As the national consultant in Senegal found, when sampling spontaneously in rural areas for the control group, one was more likely to meet males than females, because the majority of women in any given location village would already be members of an SG/calabash. According to national statistics, 50.2 percent of the Senegalese population is female.

As would be expected, respondents generally had low education levels, as shown in Figure 4. In Senegal, only 7 percent of surveyed SG members had visited or gone beyond secondary school (the somewhat higher levels of education among the control group reflect the different gender composition). Education levels were somewhat higher in Madagascar (and more consistent across members/non-members), with 40 percent of members having visited or gone beyond secondary school.²⁴

Figure 4. Breakdown of sample by education level



Looking more closely at the characteristics of (only) the SG members surveyed, as shown in Figure 5, ‘regular’ members composed 69% (Senegal) and 56% (Madagascar) of the surveyed SG members, versus 31% (Senegal) and 44% (Madagascar) who were presently office-holders.²⁵ Overall, it appears office-holders were slightly over-sampled, which may have reflected their greater accessibility and availability on the day, despite all care taken to sample randomly. The relatively larger proportion of office-holders in Madagascar reflects the smaller size of SGs in Madagascar (on average 12.9 members per SG, compared to on average of 48.6 members in Senegal).

Because the effects of being an SG member can be expected to occur over time (rather than at the moment of joining), respondents were asked to declare for how many years they had been an SG member.²⁶ The average durations of membership were similar for Senegal and Madagascar, with considerably greater variation in the Madagascar sample (more long-term members and more recent joiners), as Figure 6 and 0 show.

24 The survey asked “What is the highest level of education you have completed?”, but it can be assumed that not all respondents fully completed the level of education they mentioned in their responses.

25 SGs are governed by three office-holders: President, Secretary and Treasurer. Council-members are SG members do not have any responsibility for the management of the group, but participate in the meetings of the office-holders.

26 Non-members (control group respondents) were asked instead whether they had ever previously been an SG member. Only 3 in Senegal and 5 in Madagascar responded affirmatively.

Figure 5. SG members: office-holders vs regular members

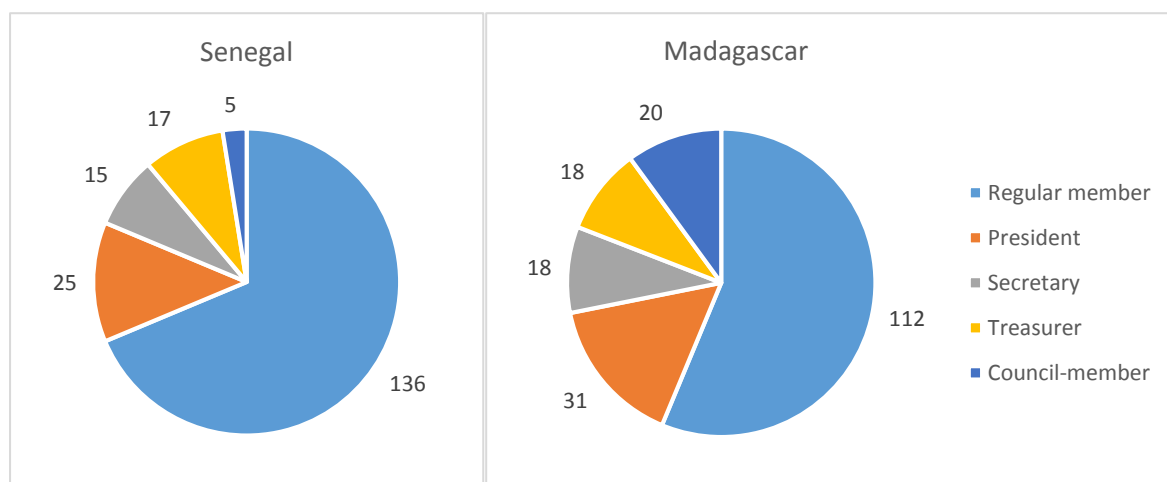


Figure 6. Duration of SG membership (count of respondents)

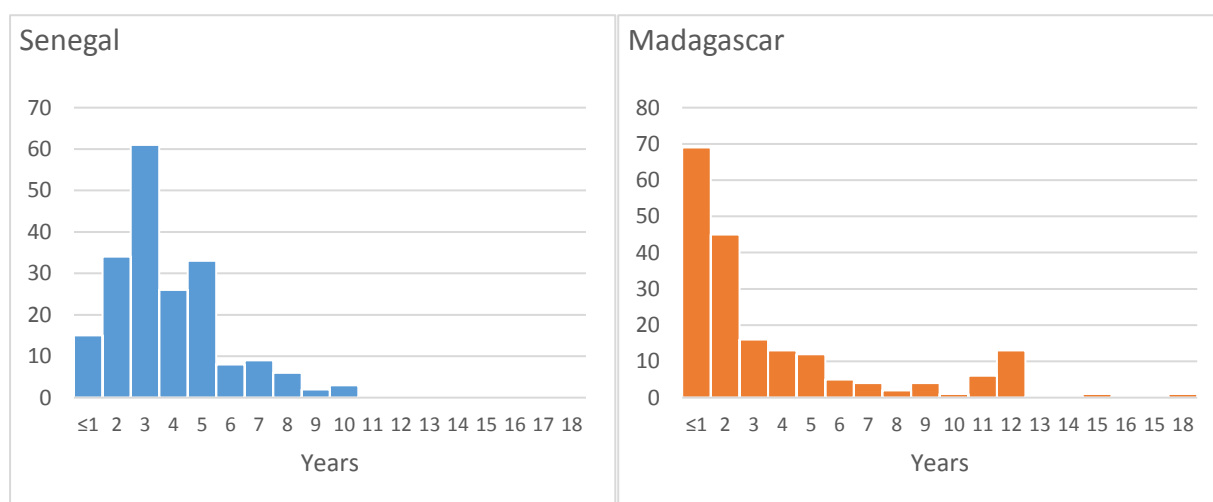


Table 5. Duration of SG membership

	count	mean	sd	min	max
Senegal	197	3.73	1.98	0	10
Madagascar	192	3.54	3.66	0	18

To disaggregate impact-related questions for some parts of our descriptive statistical analysis (e.g. Section 4.III.), we distinguish three duration groups, as shown in 0: short duration (one year or less), medium duration (since more than one, up to four years) and long duration. This split ensures sufficient numbers in each duration group for the analysis of descriptive statistics to be meaningful (note: in all regression analyses, membership years are used as a continuous variable).

Table 6. Grouping of SG members by membership duration

	Short (≤1 year)	Medium (2-4 years)	Long (≥5 years)	Total
Senegal	15 (8%)	121 (61%)	61 (31%)	197
Madagascar	69 (36%)	74 (39%)	49 (25%)	192
Total	84 (22%)	195 (50%)	110 (28%)	389

Members were asked to class their SG as consisting of “women only”/“men only”, “youth only”/“adults only” and “my family members only”. As Table 7 shows, despite the overwhelming majority of SG members in Senegal being women, only 44% of women classed their SG as having a “women only” membership.²⁷ Asking about “youth only” entailed respondents making their own judgment about who counts as “young”; clearly, very few (if any) such groups were sampled.²⁸ The question about single-family groups was added when preliminary fieldwork in Madagascar revealed that some SGs, particularly smaller ones in remote locations, have only members from a single extended family. As Table 7 shows, this is true for more than one third of the sampled SG members.

Table 7. Members’ classification of their SG as homogeneous or heterogeneous

“My SG consists of...”			
	“Women only”	“Men only”	Men & Women
Senegal	88 (44%)	-	113 (56%)
Madagascar	19 (10%)	5 (2%)	176 (88%)
	“Youth only”	“Adults only”	“Youth & Adults”
Senegal	2 (1%)	17 (9%)	181 (90%)
Madagascar	7 (4%)	16 (8%)	177 (88%)
	One family only		Multiple families
Senegal	-		-
Madagascar	74 (37%)		125 (63%)

Respondents were asked two open-response questions about their economic activities: “What is your primary economic activity?” and “What is your household’s principal source of income?”. At the data analysis stage, the responses were coded and categorised.²⁹ As Figure 7 and Figure 8 show, SG members have predominantly agricultural livelihoods. Although 37% of respondents in Senegal reported engaging in petty trade or commerce (e.g. “selling fish”, “small store”, etc.), only 16% reported this to be their household’s main income source. The livelihoods of Madagascar SG members are even more strongly agricultural, with a total of 83% reporting agriculture (and livestock) as their household’s main income source.

In addition to the survey questionnaires, from 6 October to 27 November, a total of 13 Focus Group Discussions were conducted with SG members (5 FGDs in Madagascar, 8 in Senegal) to provide qualitative data on the mechanisms of impact and probe into aspects of the programme that the survey instrument could not enumerate. Each lasted between 55 and 110 minutes. The participants, who were sampled according to convenience and availability, rather than in a strictly representative manner, were 75 SG members (54 women, 21 men; 40 office-holders, 35 regular members) from 46 different SGs. Annex 6 shows an overview of the FGDs’ descriptive statistics.

27 As several FGDs revealed, some women-dominated SGs would contain a small number of men (sometimes just one), and women stressed that even though their group may contain no men, men were invited to join if they wanted to.

28 Both SG programmes contain a relatively small number of “youth-focused” SGs (e.g. for students), but it is unclear whether any of these were sampled. As the mere two “youth only” responses for Senegal show, youth is a subjective category; because four members per SG were sampled, multiples of four would be expected.

29 More than 3/4 of responses contained some reference to farming; many referenced two or more activities/income sources. In order to render more clearly visible the different forms of livelihood, responses that mentioned any type of crop-growing were categorised as “agriculture”; responses that additionally mentioned raising animals were categorised as “agriculture & livestock” or as “agriculture & other” (when a non-agricultural activity was also mentioned). Responses that mentioned a non-agricultural activity *first* were categorised as that activity (with farming assumed to be a secondary/minor source of income).

Figure 7. Senegal SG members' household economy

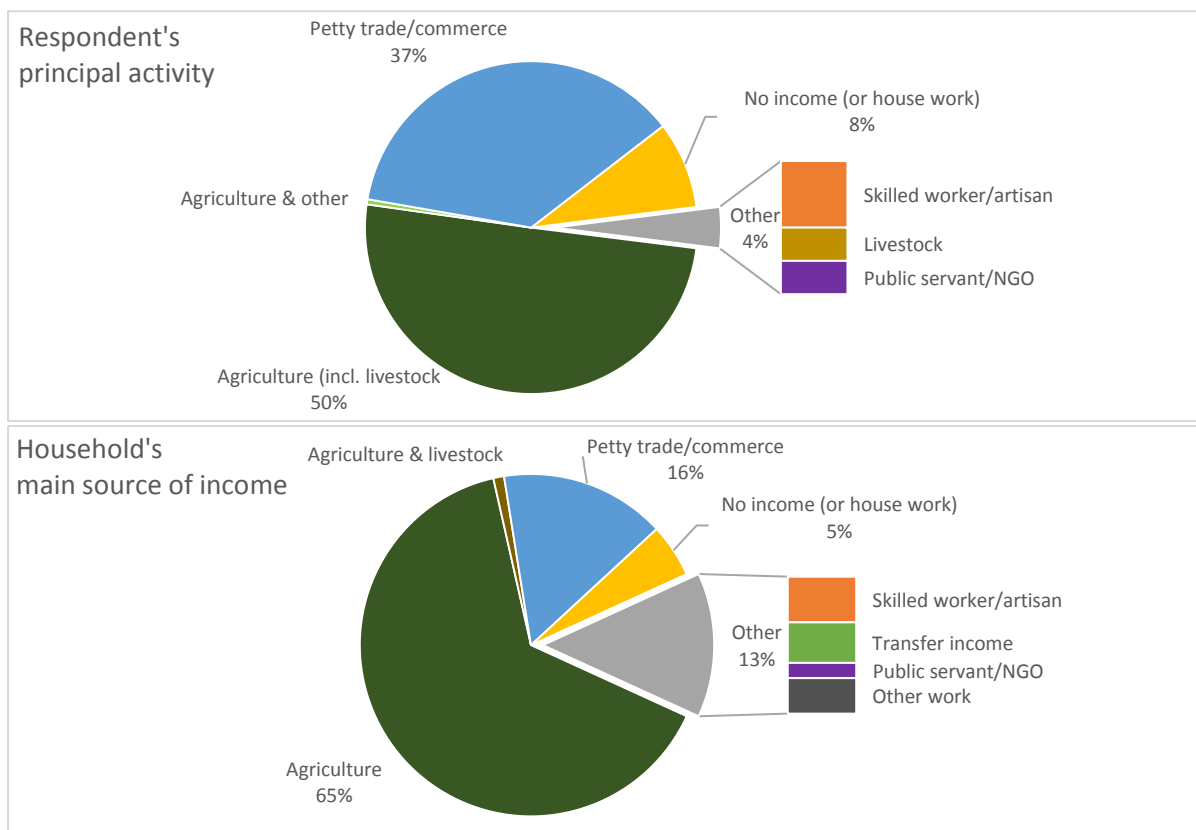
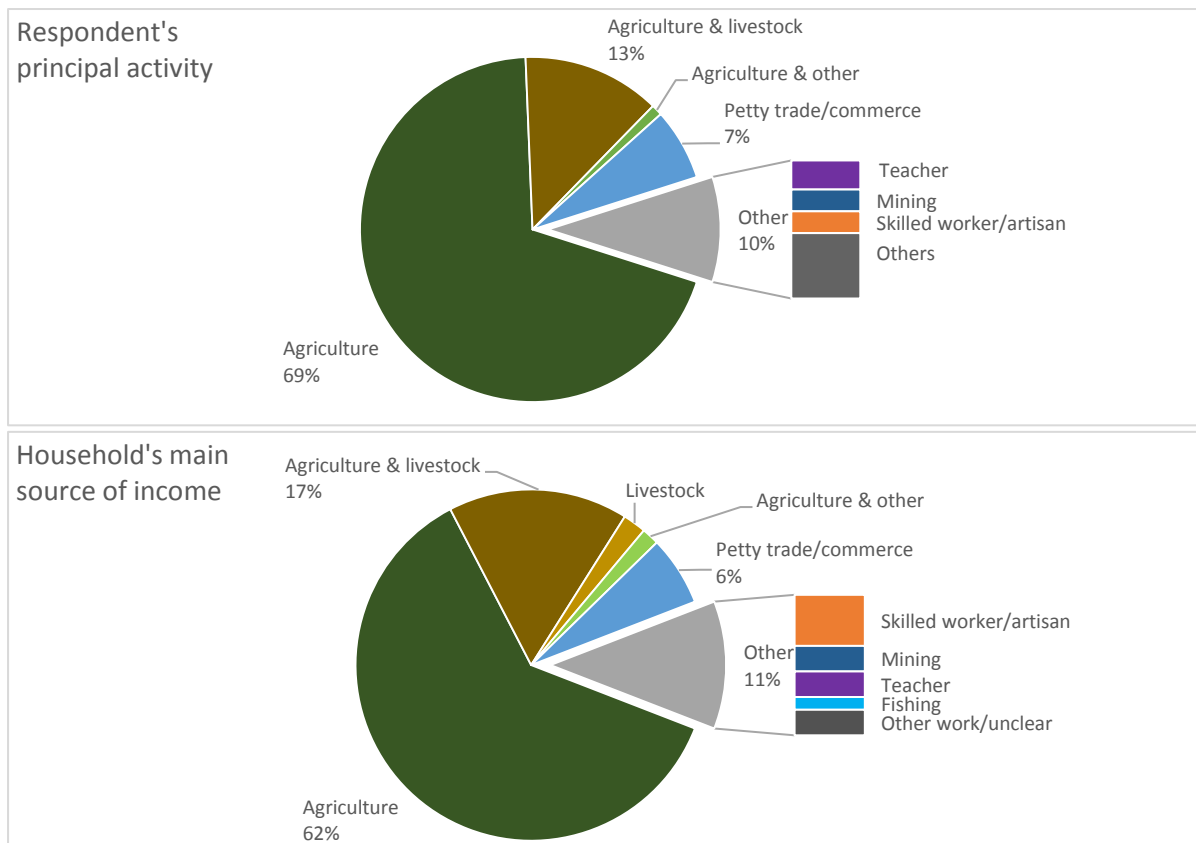


Figure 8. Madagascar SG members' household economy



II. Contribution Scores

The core of the survey were 12 questions, spread throughout the questionnaire, designed to enable the calculation of contribution scores (CS) in relation to the key outcomes – see Box 4, below. As explained in the methodology section (3.II.), these combine respondents' reporting of the magnitude of a change on an outcome variable with their assessment of the contribution of the SGs to bringing about the change, and are reported as a composite score ranging from 0 to 100%. CS are self-assessments, and will always be positive when at least some respondents indicated that there were changes to which the SGs contributed. Only the responses of members (rather than non-members) are used for contribution analysis, as only members are likely to have experienced a change thanks to the SG, and thus only they can give a meaningful response to the question of contribution.

To recall, CS do not quantify impact as percentage changes in an outcome variable or percentage of people who experienced an impact. Instead, they compare participants' estimation of actual impact (X%) with the maximum theoretically possible impact (100%). A higher CS denotes a larger positive change and/or a larger contribution of the SG to it; a CS close to zero denotes little change or contribution, or both.

a. *Descriptive analysis*

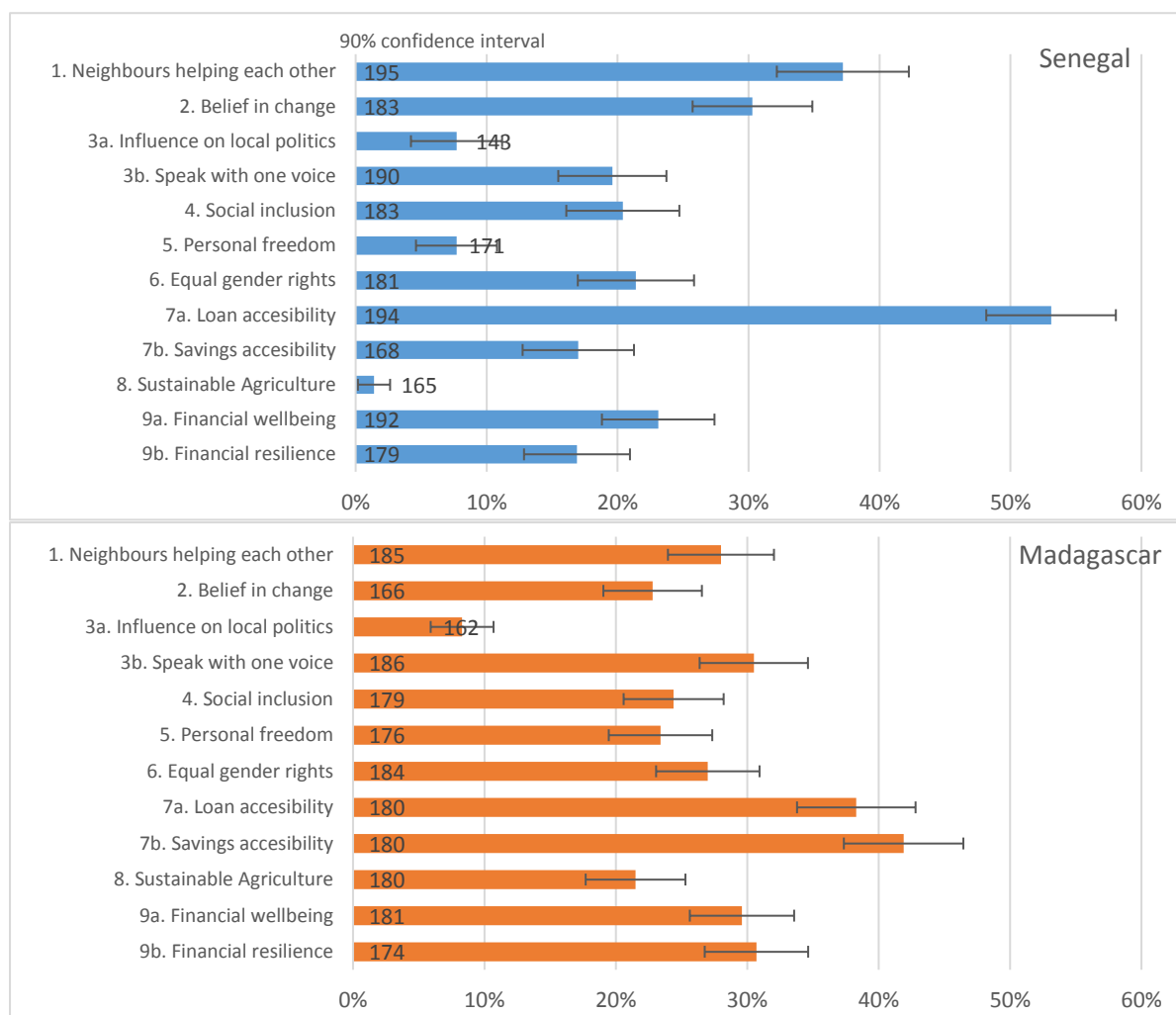
The most valuable way of reading CS is in comparison with other CS; variation helps to identify those areas in which the SGs are more effective at driving impacts. The results shown in Figure 9 provide suggestive evidence that the SGs are considerably more effective in particular outcome areas in each country, and less effective in other outcome areas.

In Senegal, by far the highest CS is found for changes in *loan accessibility*. The SGs' attributable impact on having a "good availability of loans for important uses" thus is largest, followed by *neighbours helping each other* ("the people living close to you help each other") and communities' *belief in change* ("people in your community believe they can change the socio-economic situation"). The SGs have the least attributable impact on *sustainable agriculture* ("all the farmers protect the environment"), *personal freedom* ("can you take decisions about your life without having to ask permission?") and *influence on local politics*. Looking at the confidence intervals, we can say with 90% confidence that the SGs' effect on *loan accessibility* is greater than on any single other area, and that their effect on *sustainable agriculture*, *personal freedom* and *influence on politics* is smaller than on any of the other areas.³⁰ Notably, in Senegal, SGs have a low contribution to offering an opportunity to save money safely; this is clearly a reflection of the AVA funding mechanism.

In Madagascar, SGs' largest contribution is to changes in *savings accessibility* ("it is possible to save money securely in my village/neighbourhood"), followed by *loan accessibility*. The next highest CS are for changes in *financial resilience* ("my household has no difficulty overcoming crises/unforeseen events"), the neighbourhood/village *speaking with one voice*, and *financial wellbeing* ("my financial situation is good enough for living well"). SGs' contribution in terms of improving members' *influence on local politics* stands out as particularly low, and we can say with 90% confidence that the SGs' effect here is smaller than in any other area.

³⁰ This confidence interval says how "confident" we are that the true average lies between two particular values, given the sample size and the variation in the values. For instance, in Senegal we are 90% confident that the true average for loan accessibility is higher than 48%, which is higher than the 90% upper confidence bound for neighbours helping each other.

Figure 9. Average contribution scores



Note: the bars represent the mean contribution score across all SG members in that country. Error bars show 90% confidence interval. The number of respondents with a valid non-zero response to each question is shown.

Box 4: The 12 CS questions

For each of the following **thematic areas**, a “status question” (or statement), listed below, was posed. This was followed by two further questions: “How much has this changed in the last three years?” (part b) and “How important was the SG to the change in this?” (part c). Part c was skipped if the answer to part b was “no change”. The CS was calculated from the responses to parts b and c.

- 1. Neighbours helping each other:** In sum, do the people living close to you help each other?
- 2. Belief in change:** In sum, do people in your community believe they can change the socio-economic situation?
- 3a. Influence on local politics:** In sum, as a neighbourhood/village, can you influence local politics?
- 3b. Speak with one voice:** In sum, as a neighbourhood/village, do you speak with one voice?
- 4. Social inclusion:** In sum, can all people in your neighbourhood/village participate equally in community life?
- 5. Personal freedom:** In sum, can you take decisions about your life without having to ask permission?
- 6. Equal gender rights:** In sum, do men and women have the same rights and opportunities in your community?
- 7a. Loan accessibility:** In sum, in the village/neighbourhood, is there a good availability of loans for important uses?
- 7b. Savings accessibility:** In sum, it is possible to save money securely in my village/neighbourhood.
- 8. Sustainable agriculture:** In sum, in my village all the farmers protect the environment.
- 9a. Financial wellbeing:** In sum, my financial situation is good enough for living well.
- 9b. Financial resilience:** In sum, financially, my household has no difficulty overcoming crises/unforeseen events.

Note: the numbering corresponds to the sections of the survey instrument (see Annex 4).

Comparisons between the CS for both countries should be made with caution; above all the higher average scores in Madagascar should *not* be taken as indicative of the Madagascar programme being more effective. However, some relative comparisons can be made:

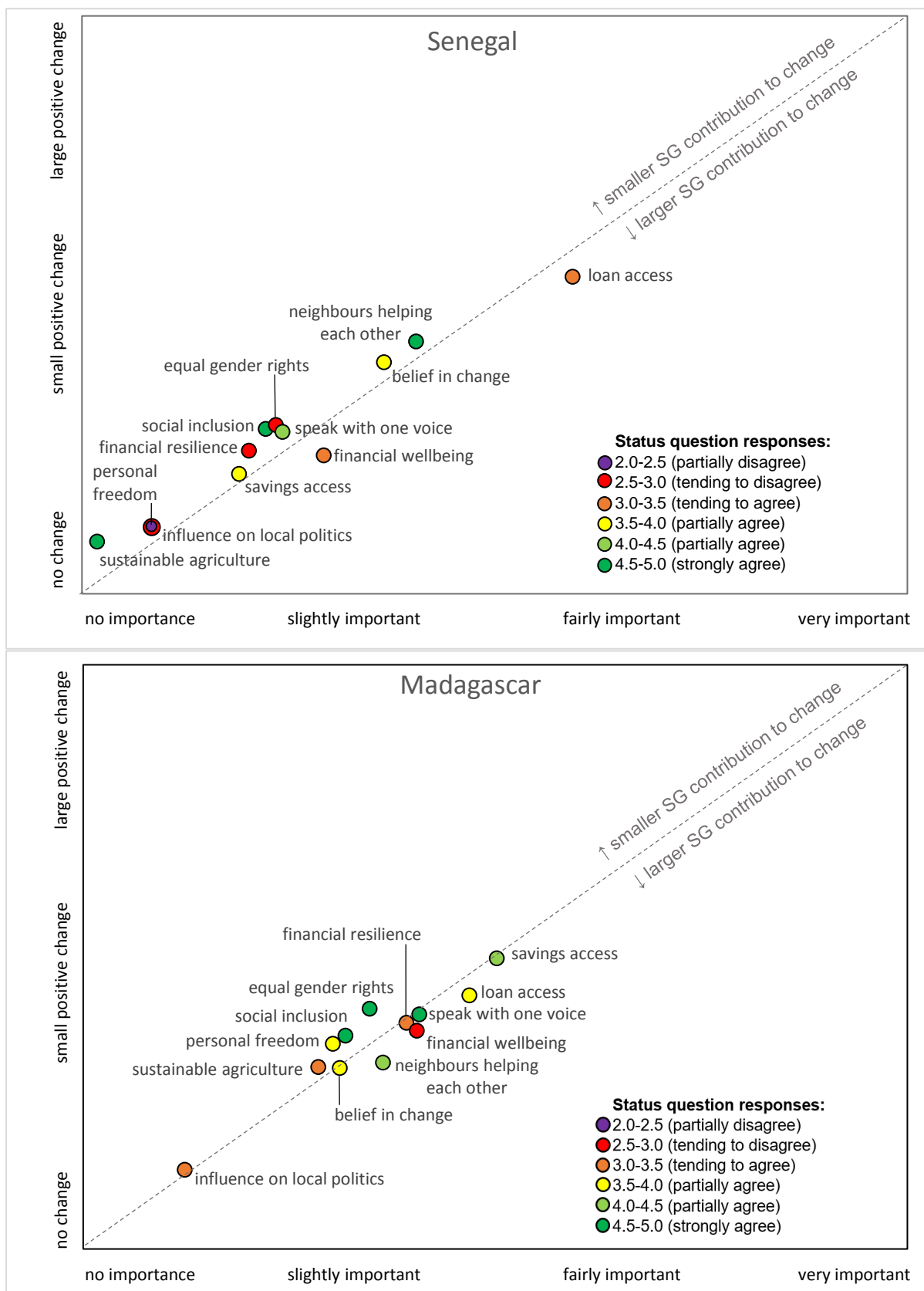
- In both countries, the largest or second-largest attributable impact of SG membership is improved access to *loans* for important uses.
- For *savings*, the small CS in Senegal and the large CS in Madagascar highlights a key difference between the programmes: the anonymous, almost donation-like funding modality (AVA) in Senegal versus the fixed and equal (matched by all members) contribution in Madagascar. The high CS for savings accessibility in Madagascar shows SGs to have a large attributable impact in this area, whereas in Senegal the CS for “neighbours helping each other” that indicates a moderate-to-large attributable impact of the SGs might be a reflection of the logic of the AVA, which follows a “from-all-according-to-their-means” principle.
- Another salient difference is members in Madagascar seeing a moderate contribution of the SGs to *sustainable agriculture*, whereas in Senegal the effect is very small. This reflects the fact that this is a new theme in the Senegal SG programme (since 2017).
- One less positive indication from both countries is that the SGs appear to bring about an improvement in their members’ *belief in being able to change the socio-economic conditions* as well as speaking with one voice, but their effect on being able to *influence local politics* in practice is very small. We can say with 90% confidence that the SGs’ effect in terms of actually influencing local politics (effective political action) is smaller than their effect on mobilising communities to act (politicisation).

Another way of looking at the CS is to examine their components – amount of change, influence of the SG – and to check for proportionality. If (for the average respondent) the change on an outcome variable was small, but the SG was very important for that change, this would be a different story from a scenario in which larger change happened but the SG was relatively unimportant in driving them; yet both scenarios could produce the same CS. The latter scenario is one that we should want to rule out.

The box plots in Figure 10 allow us to check this, with closeness to the diagonal line indicating proportionality of change and contribution; a strong deviation above the line would indicate (relatively) larger change with weaker SG importance, the scenario we wish to rule out. As the box plots indicate, none of the CS appear to have been driven disproportionately by sheer magnitude of change, rather than the SGs’ importance in that change, although, as can be expected, there are small amounts of variation from the diagonal line of proportionality.

Another feature of the box plots are the colours of the data points, which reflect the responses to the status questions/statements that were asked in relation to each CS. This allows us to connect relatively high/low attributable impacts with a relatively better or worse status quo. A higher response to the status question, e.g. “In sum, do the people living close to you help each other?”, indicates better status quo (green); a lower response indicates a more problematic status quo (purple/red). Several observations can be made:

Figure 10. Box plot of CS components



- Relatively poor status quo (< 3.5) paired with relatively high CS, as is the case with regards to *loan access* in Senegal and *financial wellbeing* and *financial resilience* in Madagascar, indicates that the SGs achieved a large impact in an area where the members see large problems. This is an indication of the intervention successfully targeting crucial issues and comparatively pressing problems. (A good status quo and high CS could indicate two things: either the SG was effective in creating this good status quo, or it “merely” improved an already fairly good situation.)
- Where status quo is relatively poor and the CS is relatively low, this indicates weaknesses of the SG programme. In both countries, the status of *influence on local politics* and the attributable impact of the SG programme is relatively poor. In Senegal, the status of *personal freedom* (freedom to take decisions about one’s life without having to ask permission) is particularly low. While this would appear to reflect the fact that most surveyed SG members were women – indeed, men’s responses are on average 1.7 points higher, on a scale from 1 to 5 – it still highlights a potentially important weakness of the SG programme. Women have fairly little personal empowerment (at least in the sense in which we asked about it) and the effect of the intervention is quite small.
- Lastly, the analysis mitigates the disappointing CS findings regarding *sustainable agriculture* in Senegal. Although the attributable impact in this area is very small, members do not identify this as a problematic area (good status quo).

b. **Statistical analysis**

We hypothesised that heterogeneities of impact might be found between different groups of members: poorer and better-off households; women and men; better- and less-educated respondents; recently joined members and longer-term members. The results of a regression analysis testing for such heterogeneity in CS are shown in Table 8. The results that are shown in **bold** (where both a significant effect of the variable is present *and* the model is significant) warrant further attention. Looking first at poverty probability:

- In Senegal, better-off SG members seem to see a greater impact of the SG in terms of *neighbours helping each other*; a 1 percentage point increase in the probability of being poor (measured by the \$1.25/day 2005 PPP poverty line) reduces the associated contribution by 0.296 percentage points on average. Most other (significant or insignificant) effects in Senegal (from significant or insignificant) models tend in the same direction.
- In Madagascar, the opposite holds: a one percentage point increase in the probability of being poor is associated with the CS for *neighbours helping each other* increasing by 0.248 percentage points. Also, poorer households perceive a greater contribution of the SG to people’s *belief in being able to change the socio-economic situation*.

These findings are somewhat puzzling, but can be tentatively interpreted in light of the different ways in which the SGs operate in both countries, as well as their context. The result for Senegal could, of course, be taken at face value to suggest that, thanks to the SG, better-off members get more help from their neighbours. However, it is also possible that better-off members are reflecting on the assistance that *they* give to others, particularly through the anonymous, voluntary contributions to the calabash. In Madagascar, where financial contributions to the SG are known to all and are equal, the coefficients are as expected; they suggest that poorer households see more solidaric assistance forthcoming thanks to the SG. Perhaps for this reason also their belief in the possibility of improving the community’s socio-economic situation has grown (more than for less-poor members); moreover, the fact that the institutions of the state are very absent in most parts of

Madagascar could increase the relative significance of any programme (including the SGs) for the poorest and most marginal.

Turning to gendered effects, again we see reversed relationships between the two countries:

- In Senegal, women see more of a contribution by the SG to changes in the extent to which *neighbours help each other* (shown by the positive coefficient) than men; women are also more likely to see a contribution of the SG to the community *speaking with one voice* (or, vice versa: if the community finds a collective voice, male members are less likely to associate this with the SG). Women are also more likely than men to associate improvement in the accessibility of loans with the SG. (The significant negative coefficient for gender equity stems from an insignificant model and can therefore be disregarded.)
- In Madagascar, women are less likely than men to see a contribution of the SG to changes in the extent to which *neighbours help each other* (as shown by the negative coefficient). Likewise, they seem less likely than men to see a contribution of the SG to changes in *sustainable agriculture* (farmers protecting the Earth); however, this coefficient is smaller than others and only marginally significant.

These gendered effects are tricky to interpret, and any (positive or negative) gendered effects in Senegal must be treated with caution in light of the small number of men among the sampled members. In Madagascar, the smaller contribution of the SG that women see in terms of neighbours helping each other could be a ‘true’ gendered effect, in that it may be true that SGs promote mutual help for men more strongly than for women. Many SGs indeed are small, family-based groups, and the Madagascar *Tsinjo Aina* programme generally emphasises women’s empowerment less strongly than the Senegal calabash programme. The Senegal programme, by contrast, as the FGDs and key informant interviews show (below), is strongly associated in both members’ and outsiders’ perceptions with the idea of women working together – often to the extent that the women express frustration about men not wanting to join. Many SGs in Senegal have only female members, and in many other SGs women outnumber men.

Education and duration of membership have fewer significant effects. Less-educated SG members in Madagascar (as shown by the negative coefficient for education) appear to experience a greater increase in *savings accessibility* (having a secure opportunity to save). In Senegal, having been an SG member for a longer amount of time appears to increase one’s *belief in the ability to change the socio-economic situation* (the coefficient is large, but the correlation is not strong). Both results are potentially encouraging, however due to the absence of other effects from education level and membership duration, the possibility of the results being spurious can also not be ruled out.³¹

³¹ In fact, as found in the next subsection, when asked to choose three domains in which SG membership made the greatest difference, longer-duration members were less likely than recent members to choose *belief in change*.

Table 8. Summary of OLS regression results explaining variance in CS

CS	Senegal					Madagascar				
	Poverty Probability	Female	Education	Length of Membership	Model sig.	Poverty Probability	Female	Education	Length of Membership	Model sig.
1: Neighbours helping each other	-0.296*	24.691***	-1.093	0.461	**	0.248**	-12.455***	-1.604	0.872	***
2: Belief in change	-0.129	-8.898	-1.907	2.582*	*	0.283**	-3.018	-2.749	-0.608	***
3a: Influence on local politics	-0.245**	0.881	2.169	1.728		0.056	0.521	1.307	0.281	
3b: Speak with one voice	-0.082	18.626***	-2.368	1.537	***	-0.099	-8.188	-2.367	0.918	***
4. Social inclusion	-0.038	-1.123	-4.688	1.297		0.154	-3.032	0.257	0.850	*
5. Personal freedom	-0.094	-2.596	-4.471*	1.456		0.118	-2.926	2.592	0.346	
6. Equal gender rights	-0.075	-16.279	-2.559	0.386		0.034	-6.248	-4.528	0.603	**
7a. Loan accessibility	0.042	15.084**	3.561	-2.124	**	-0.093	-3.236	-3.269	1.383	***
7b. Savings accessibility	0.195	-4.666	4.152	-1.795		-0.082	-3.490	-7.868**	1.131	***
8. Sustainable Agriculture	-0.002	0.984	1.839	0.404	*	-0.121	-8.021*	-1.216	0.807	***
9a. Financial wellbeing	-0.208*	-9.239	-1.404	0.892		-0.044	3.826	-0.038	-0.175	
9b. Financial resilience	-0.132	-14.301**	-1.935	1.008		0.159	-0.286	-2.521	1.043	**

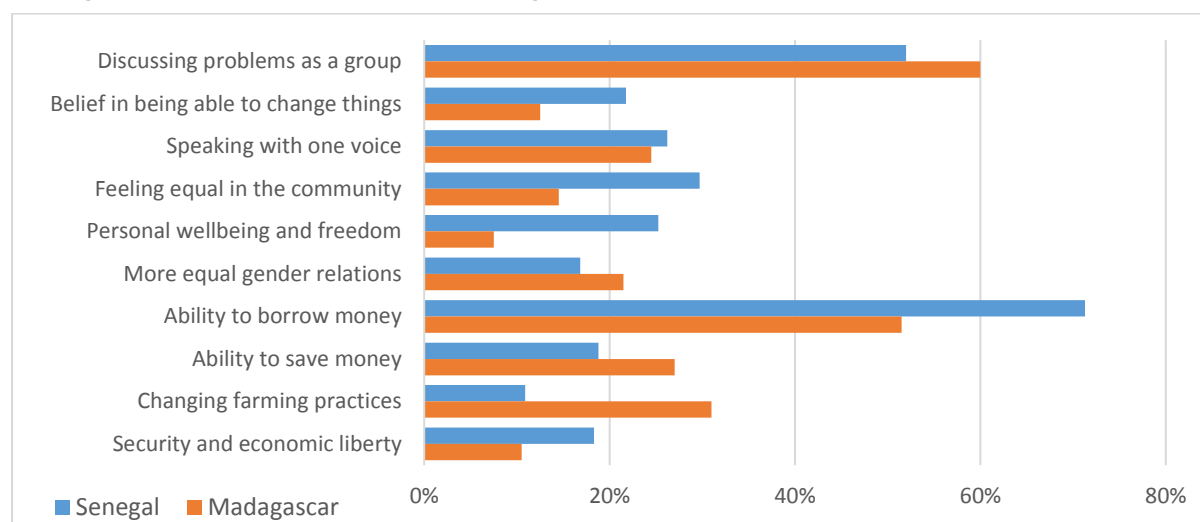
Note: Poverty probability and duration of membership were operationalised as continuous variables. Additionally, the regression controlled for geographical location (Specification: CS_percent = (constant) + β_1 Poverty_Likelihood + β_2 Education + β_3 Length + β_4 Female + β_5 Region_controls). * p<0.10, ** p<0.05, *** p<0.01. Model significance established by F-Test.

III. Members' perception of greatest difference

a. Quantitative approach: domain ranking

In a summary question near the end of the questionnaire, the members were also asked to select 3 (out of 10 possible) domains in which their membership in the SG had made the greatest difference. Due to the oral administration of the survey, response options had to be kept simple (simpler than for the CS questions) and limited to 10 domains.³² This "voting" method offers another interesting insight into where SG members experienced the greatest changes due to their SG membership. The results are shown in Figure 11 and Table 9.

Figure 11. Where has the SG made the greatest difference? (3 "votes" out of 10 options)



Note: The questionnaire specified: 'In summary, in relation to which outcomes did the solidarity group/calabash make the biggest difference? Please listen to the full list and choose three.'

Table 9. Ranking of greatest differences

Senegal			Madagascar		
Rank	Outcome domain	%	Rank	Outcome domain	%
1	Ability to borrow money	71%	1	Discussing problems as a group	60%
2	Discussing problems as a group	52%	2	Ability to borrow money	52%
3	Feeling equal in the community	30%	3	Changing farming practices	31%
4	Speaking with one voice	26%	4	Ability to save money	27%
5	Personal wellbeing and freedom	25%	5	Speaking with one voice	25%
6	Belief in being able to change things	22%	6	More equal gender relations	22%
7	Ability to save money	19%	7	Feeling equal in the community	15%
8	Security and economic liberty	18%	8	Belief in being able to change things	13%
9	More equal gender relations	17%	9	Security and economic liberty	11%
10	Changing farming practices	11%	10	Personal wellbeing and freedom	8%

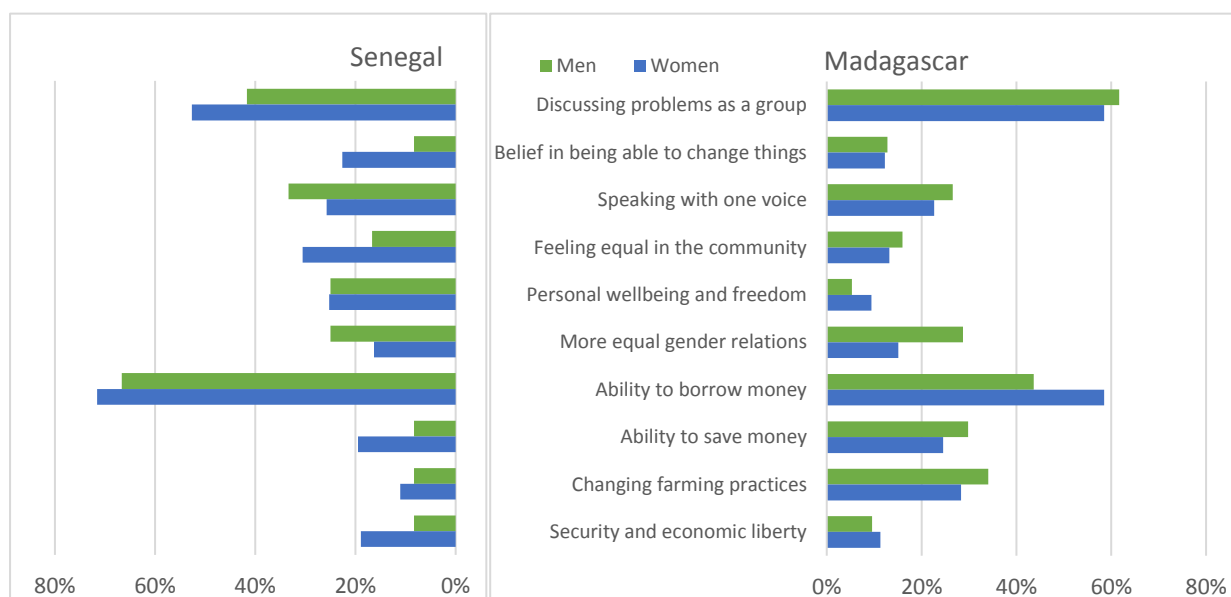
Note: Percentages refer to the share of respondents who gave one of their 3 'votes' to this outcome domain.

³² It is worth noting how the CS questions differ from these summary 'voting' questions on 10 domains, both in terms of the questions asked and in terms of the response modality. In the CS questions, respondents did not have to choose only three domains in a mutually-exclusive way; rather, they were asked about the amount of change and the SG's contribution 12 times at different moments in the questionnaire. A respondent's answers could, in principle, give a 100% CS twelve times.

The domain ranking (in Table 9) highlights that respondents see SGs making the greatest difference in two domains: the *ability to borrow money* (highest in Senegal) and *discussing problems as a group* (highest in Madagascar). Notably, in Senegal, community-related outcomes (*equality, collective voice*) are among the next most-important outcomes (ranks 3 and 4), whereas in Madagascar the next ones are *changing farming practices* and *ability to save money* (ranks 3 and 4). In Senegal, members do not appear to widely regard their contribution to the calabash an act of *saving money* (hence, rank 7) and do not see changes in terms of *farming practices* (rank 10). In Madagascar, empowerment-related outcomes ranked lowest (ranks 8-10). A relatively high level of congruence with the CS results (Figure 9, above) and encourages us to accept the results of the contribution analysis.

It is worth disaggregating the “voting” results by gender, poverty and membership duration of the respondent. In interpreting Figure 12, which shows the different responses from women and men, some caution is advised due to the small number of male SG members surveyed in Senegal. In Madagascar, it is evident that women picked the ability to borrow money more often, while men – surprisingly – highlight more equal gender relations more strongly than women do. Possibly, this could be because small changes in gender relations are perceived as bigger changes by men, while women may not see them as large enough changes.

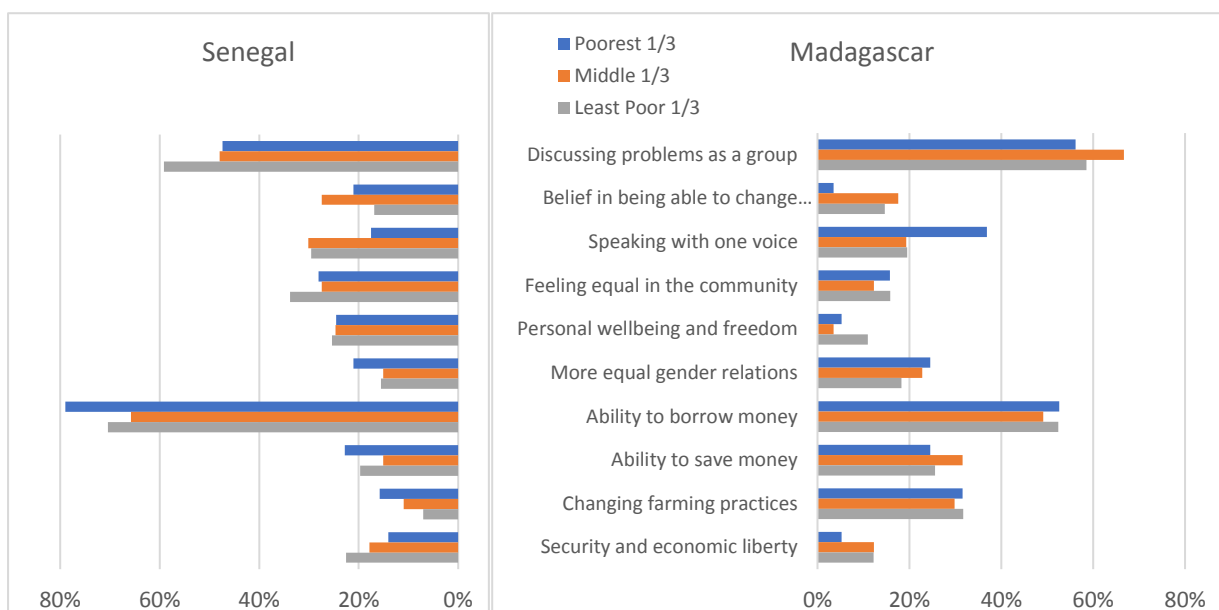
Figure 12. Where has the SG made the greatest difference? (male vs. female respondents)



Regarding Figure 13, which breaks down the responses by poverty terciles, few major differences between the poorer and less-poor respondents stand out. It is worth bearing in mind that nearly all respondents are quite poor (as section 5.1.b. discusses in depth). However, it is interesting to note that in Madagascar the poorest members appear to see relatively more impact of the SG in improving the outcome *speaking with one voice*, but perceive less impact in terms of *belief in being able to change things*.³³

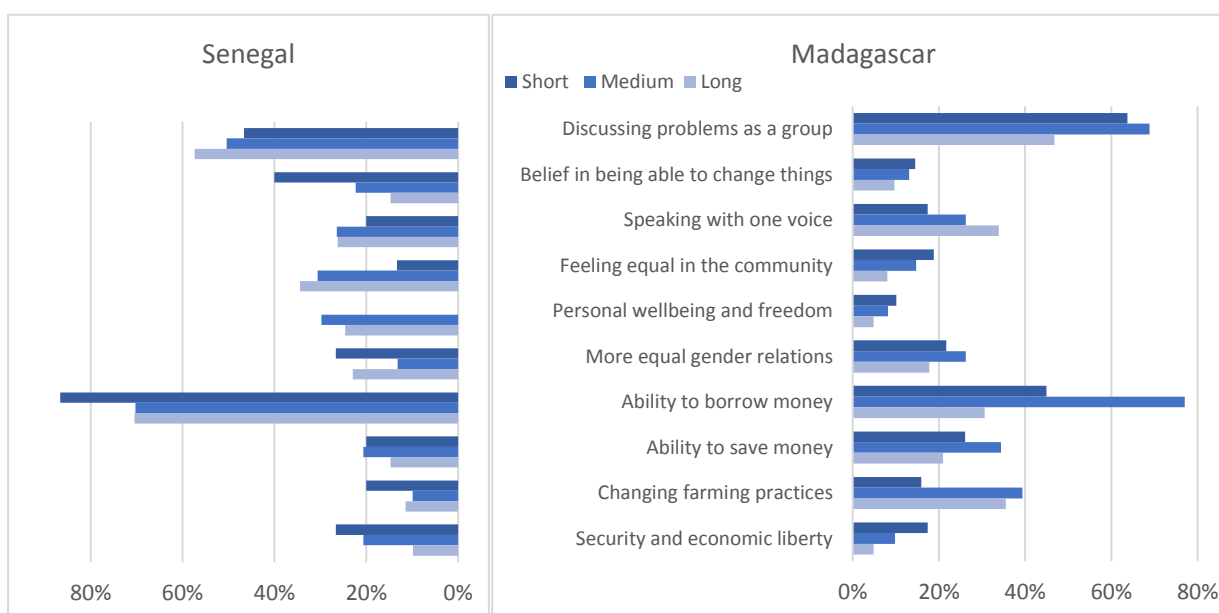
³³ This could be explained by the relative absence of the local state and the wider political-economic stasis in Madagascar, even though such effects of this are likely to be felt by less-poor members, too.

Figure 13. Where has the SG made the greatest difference? Poverty terciles



The breakdown by duration of membership shows a clearer pattern, which suggests SG membership could make a difference in members' lives in a phased way. In Senegal, longer-term members were considerably more likely to choose *discussing problems as a group*, *feeling equal in the community*, and *more equal gender relations* than more recent members. However, longer-term members were less likely to choose *belief in being able to change things* or *security and economic liberty*. In Madagascar, longer-term members were considerably more likely to mention changes in terms of the community *speaking with one voice* and *farming practices*, whereas middle-duration members and recent joiners were more likely to mention *discussing problems as a group*, *feeling more equal in the community* and *ability to borrow money*.

Figure 14. Where has the SG made the greatest difference? Membership duration



Note: see Figure 6 (p. 22) for breakdown and distribution across these duration categories.

b. **Qualitative approach**

Open-response survey question

The questionnaire's final substantive question was an open-response question that asked: "In your view, what has changed most in your life thanks to participating in the SG?". This question served to complement the quantitative approaches by capturing potential unexpected changes as well as give the respondents an opportunity to express themselves more freely than the otherwise rigid questionnaire would allow them to. Respondents could give more than one response, and were prompted to name positive as well as negative changes.

The positive responses are shown summarised in the treemap below (Figure 15), which summarises a total of 572 positive (and consistent³⁴) responses. Responses from both Senegal and Madagascar are shown together, in order to give an impression of how members across the two programmes see the SGs working; the table in Annex 5 offers a clearer breakdown of responses by countries.

The responses were categorised using an iterative coding approach, avoiding too high/artificial levels of aggregation that would press often quite unique and detailed responses into heavily pre-ordained categories. The responses ranged across different themes and areas and, as may be expected when asking members to describe change in *their own* words, did not necessarily fit with the domain categorisations used elsewhere in this report; hence the treemap shows somewhat different categories.³⁵

References that were classified as relating to impacts on the **household economy** dominate the responses (37.8%), and within that category the ability to borrow dominates: more than 20% of total responses refer to borrowing. Most borrowing-related responses either refer explicitly to borrowing *money* or do not specify what is being borrowed; however, a small percentage (1.2%) also specifically mention borrowing in kind (food or other household goods). A small percentage (0.9%, all in Senegal) specifically mention the ability to borrow *confidentially* (avoiding shame or stigma). Many responses make specific reference to borrowing for basic needs or emergencies, or borrowing during the lean period (not shown as categories in the treemap). Very encouragingly, in terms of evidence for transformative impacts, a total of 11.7% of members' responses make reference to having better finances or improved household revenues (4.2%), higher standard of living (2.8%), debt reduction or debt freedom (2.3%), and "production" (2.4%).³⁶ There are fairly few specific mentions of reduced costs of living (most were, expectably, in Senegal) or savings (most were, expectably, in Madagascar).

Community-building is referenced in various ways (21.7% of responses). Members often specifically use the term "solidarity" or similar phrases, such as "sharing problems" or "not struggling on my own" (6.3%). References to good relations/understanding with others (3.7%) include statements such as "trusting in each other", "I am closer to my neighbours", or "a return to Malagasy social values". References to mutual aid (3.7%) are mostly very

³⁴ A small number of responses were inconsistent with the question, or simply said "no change"/"no change yet". These were excluded.

³⁵ In some cases, a reference to a particular change could have been assigned to more than one of the categories that were ultimately used.

³⁶ Fairly vague responses such as "improved production" or "more work completed" were interpreted as referring to improvements in income earning capacity.

general references to assistance from others (often simply “*entraide*”). References to having gained a space for discussion of ideas (3.3%) and to sharing work (2.1%) are far more common in Madagascar; “sharing work” was often “communal works” or shared field work.

Meeting basic needs (16.4%) contains references to various ways in which SGs help members to access goods or services that are considered as basic needs (such as “easier to get food”, “easing the purchase of supplies”, “dealing with concerns around health”, “if we’re sick we can buy medicines” or “autonomy in management of the children’s schooling”). The overwhelming majority of references to meeting basic needs comes from SG members in Senegal, where members also sometimes directly refer to the MAF/MAD group purchase arrangement (3.3%) (e.g. “group food purchase and sharing between members”) or implicitly, mentioning specific goods commonly purchased by the groups (such as detergent).

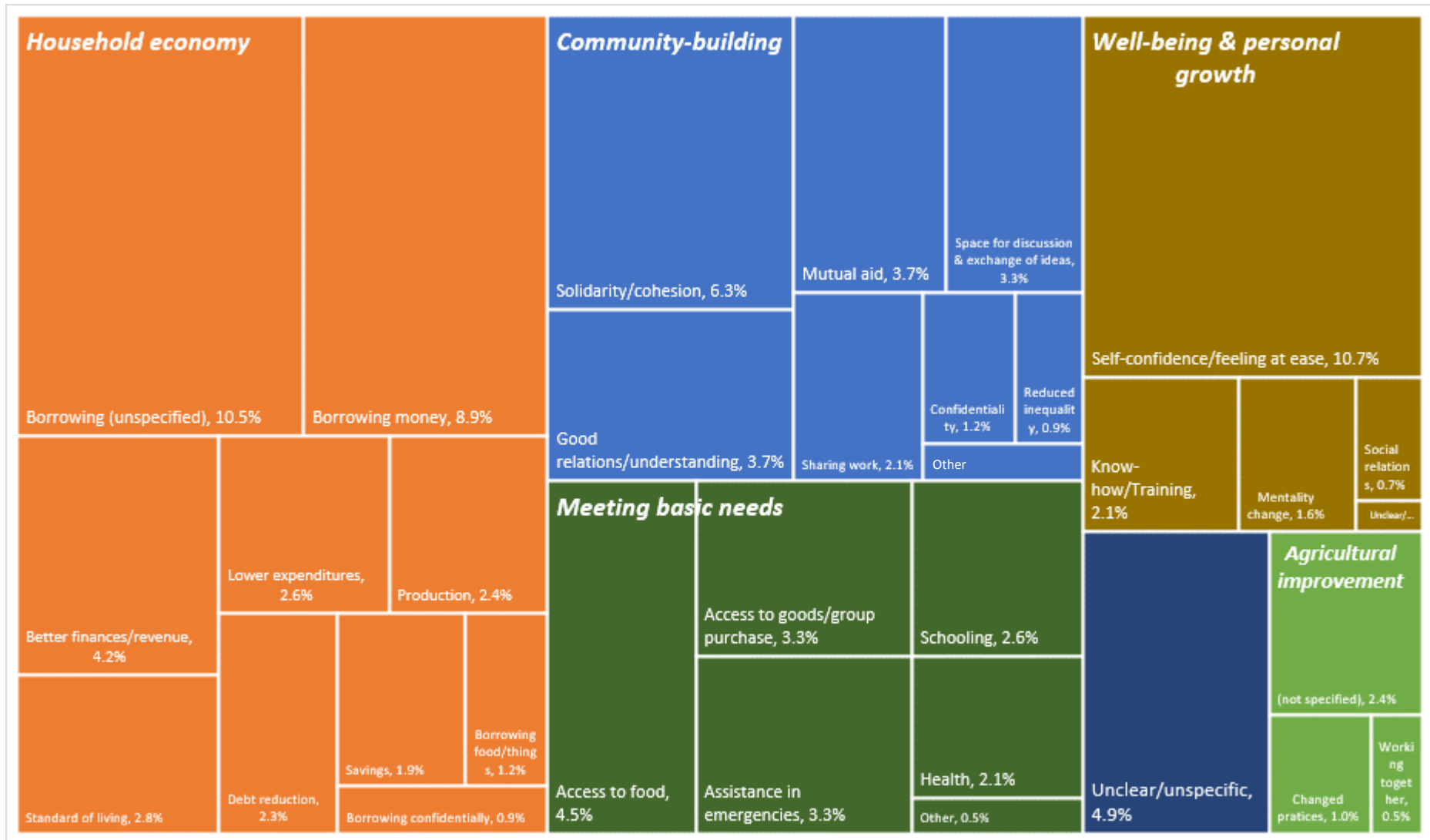
Changes in **well-being or personal growth** (15.2%) comprise a diverse set of references to changes in outlook, self-perception or perception by others, which collectively paint a very promising picture of some members having experienced transformational changes. Representative examples are “having more peace of mind”, “fewer worries in daily life”, “strengthened my position in the village”, “enlargement of horizons”, “shame is disappeared”, and “hope for a better life”. The high share of such responses in Senegal (where most respondents are women) may be read as evidence for women’s empowerment effects, even though there are no direct references to gender relations. 2.1% of responses mention training received or know-how gained (mostly about money management). Smaller numbers (all in Madagascar) refer (in quite general terms) to changed mentalities or improved social relations.

Almost all references to **agricultural improvement** (4.0%) come from members in Madagascar, often in general terms (e.g. “growth of agriculture”), but sometimes also referring to particular activities (e.g. chickens) or inputs (e.g. seeds). Only 1.0% specifically refer to changing practices (e.g. “a new technique” or “new agricultural practices”). (Note: explicit references to sharing agricultural work were already captured in the category of community-building: sharing work.)

The residual category **unclear/unspecific** responses (4.9%), finally, should not be disregarded. Although many of the responses collected here are opaque (e.g. “advancement of works”, “repairs”), others make reference to quite profound changes which they attribute to the SG, and which simply fit no other category. Examples are: “with the help of the calabash I was able to look after my son and myself”; “alleviation of difficulties”; “life improved”; “fewer daily problems”.

SG members gave only very few negative responses (14 in total, not shown in the treemap), despite being prompted by enumerators to mention negative changes, too. In four instances, pressure to repay (or repayment stress) is mentioned; twice disappointment with SGs lacking sufficient resources is mentioned; the other responses could not be categorised.

Figure 15. Treemap of positive responses to the question: What has changed most in your life thanks to participating in the SG?



Note: this was an open-response question, the responses to which were coded and categorised during data analysis. Negative responses were very few and were not included.

Qualitative approach: focus group discussions

Lastly, these findings can be triangulated with the data from the FGDs. The domain-ranking exercise, which showed *ability to borrow money* (Senegal) and *discussing problems as a group* (Madagascar) to rank highest, as well as the responses to the open-response question just narrated, reflect in the responses given by SG members in FGDs to the question: “What is the most important aspect of being a member of an SG? What do members have that non-members do not?”.

FGD discussants in Senegal repeatedly mentioned access to food and credit, particularly for emergencies, as well as the conditions at which credit is available through the calabash: discreet, interest-free, and needs-oriented. “The bottom line is that the calabash is more accessible and more discreet than other credit systems” (FGDmem 13.10.18 S_Niomar). The members in one FGD (FGDmem 11.10.18 S_Kaolack) mentioned three aspects, in the following order: 1. the elimination of interest on loans; 2. the reduction of members’ indebtedness; 3. strengthening solidarity and discreetness in mutual aid. Some FGDs also mentioned other forms of mutual assistance given in the SGs, such as a system they had instituted, whereby each household receives a sack of millet through the calabash during the lean season (FGDmem 10.10.18 S_Ndeukou Ndiagne).

Discussants in Madagascar (where, to recall, *discussing problems as a group* ranked highest among the differences brought about by the SG) primarily alluded to a sense of community-building. They mentioned this using words such as solidarity and trust between members, a spirit of mutual aid, having more regular social gatherings (outside of festive occasions) and special consideration given to the needs of poorest. One woman said that the SG taught them to tolerate the faults and defects of others (FGDmem 22.10.18 M_Antetazambaro). One unexpected response given to the question in an FGD (FGDmem 27.10.18 M_Ifanadiana) was that SG members are now recognised as the official representatives of their village: “We ensure the reception of outsiders and visitors. On arrival, these people go directly to us. This happened after we became members of the group Tsinjo Aina.” Notably, access to credit was not mentioned once in response to this question in Madagascar.

5. Detailed results

This section discusses what the findings from the various data collection instruments used in the evaluation say regarding the list of detailed evaluation questions set by Fastenopfer (shown in Box 1). Due to the large number of outcome-related questions that were asked in the survey and the qualitative data collection instruments, not every variable in the survey is analysed or interpreted at equal levels of detail. Rather, relevant insights (from the FGDs and the survey) are picked out and highlighted in response to the evaluation questions, in particular looking at the “status” questions in the survey in addition to the “change” questions that were used for CS analysis.

For reference, an overview of SG members’ responses to *all* “status” questions is shown in Annex 9.

I. Poverty, basic needs, and access to resources

Main evaluation question: To what extent have the SG approaches contributed to ending or preventing hunger, reducing poverty and improving or ensuring access to resources off/for target groups?

a. Tackling poverty’s root causes

Detailed evaluation question: Do the SG approaches address root causes of poverty and exploitation of the target groups? Do they choose the most relevant levers?

According to the theory of change, Fastenopfer sees escape from debt and exploitation as key to an escape from poverty. The ability to save and borrow via the SG and to practise sustainable and independent agriculture are seen as key to these outcomes, which together should enable debt reduction and freedom from hunger.

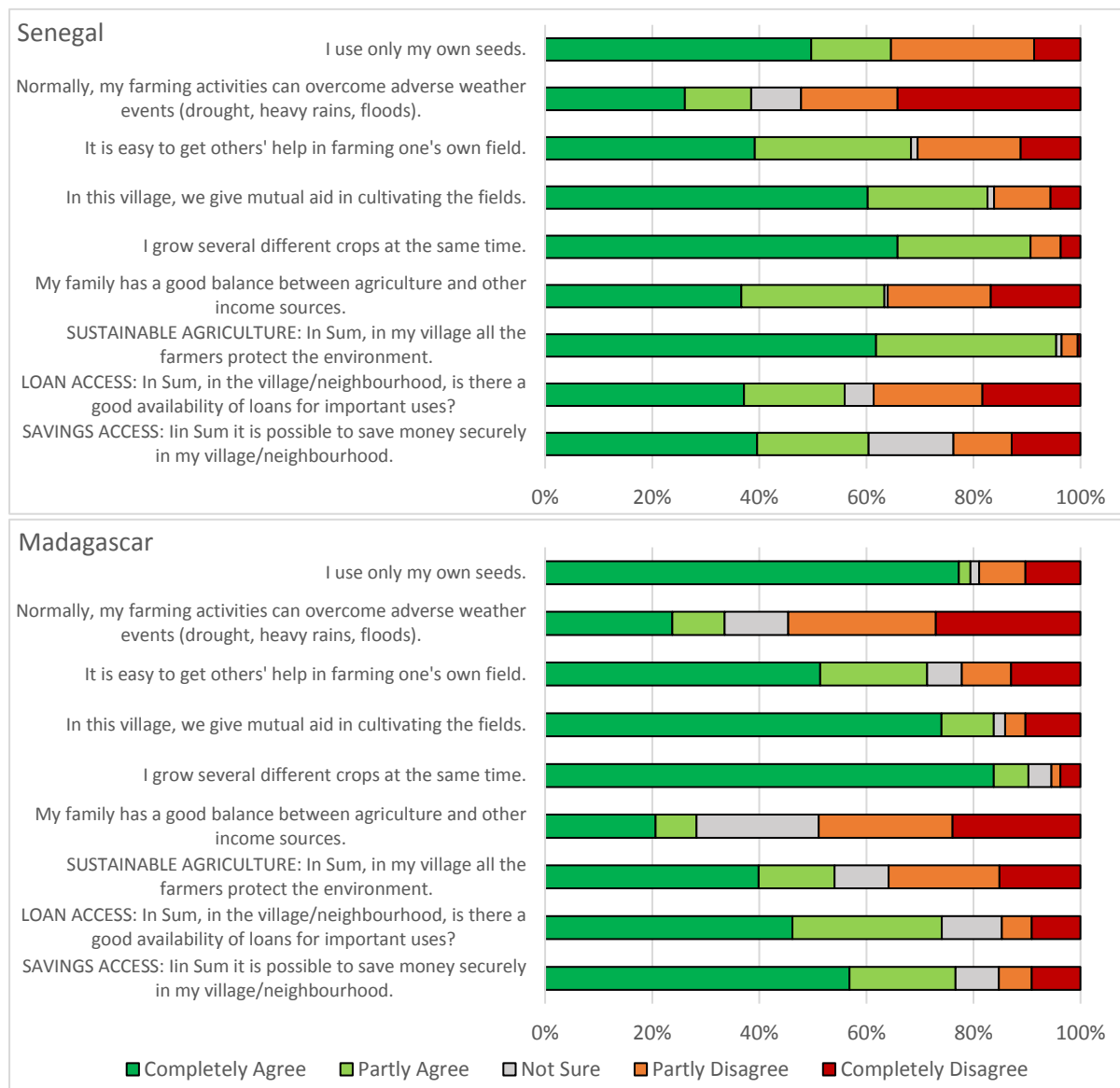
One section of the survey questionnaire was dedicated specifically to assessing agricultural practices; it was completed only by those respondents who answered “yes” on whether they were engaged in farming (Senegal n=161, Madagascar n=185). A summary question about sustainable agriculture and two summary questions about the ability to save and borrow were posed to all respondents. Members’ responses to the questions (agreement/disagreement) are shown in Figure 16. Although these responses on their own do not indicate change (or a lack of change), some findings stand out:

- 35% of members in Senegal report using seeds that are not their own; possibly commercially purchased seeds. This finding is in line with the very small contribution of SGs to changes in farming practices seen above. Farmers in Madagascar are more likely to use only their own seeds (only 19% reported using seeds other than their own).
- Mutual aid in cultivating/farming is widespread among SG members in both countries.
- Farmers in both countries tend to grow diverse crops, instead of mono-cropping.
- In Senegal 36% and in Madagascar 49% disagree that their family has a good balance between agriculture and other income sources. Given that the vast majority of households report agriculture and related activities as their primary income source (see Section 4.1., Figure 7 and Figure 8), this indicates that many would like to diversify their income sources beyond agriculture.
- All SG members, including non-farmers, were asked the summary question about sustainable agriculture. Notably, in Senegal, 95% of members said “all the farmers

protect the environment” (our proxy for sustainable agriculture), compared to only 54% in Madagascar.³⁷

- SG members in Madagascar were more likely to agree that it is possible so save money securely and access loans for important purposes than members in Senegal.

Figure 16. SG members’ farming practices and savings & loan access



Note: In these and other figures over the following pages, summary “status” questions that were the first part of three-part questions (where parts b and c were used to calculate Contribution Scores) are identified with their theme in CAPITALS.

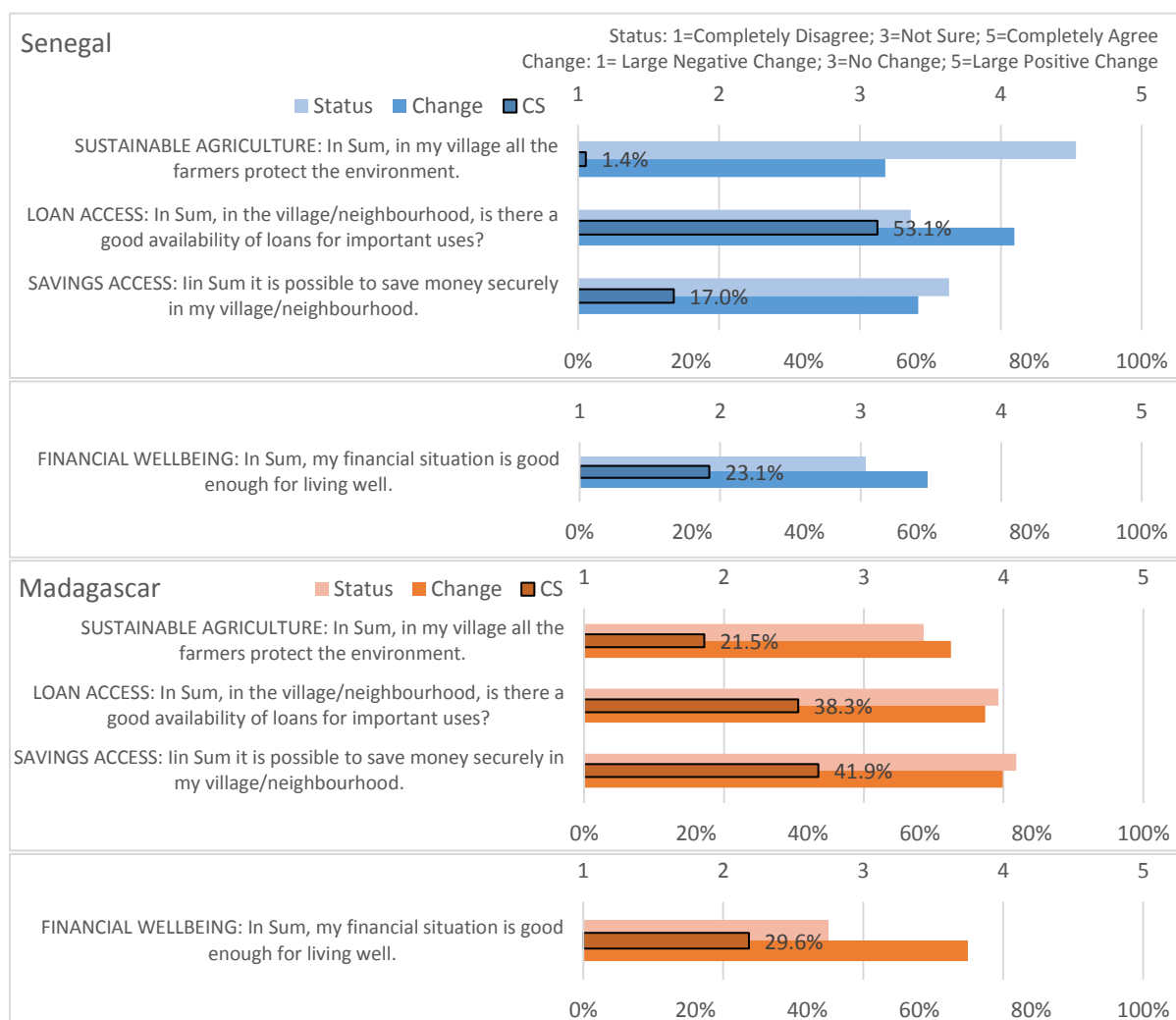
Four CS results offer further relevant insights (Figure 17). In Senegal, members strongly agree that *sustainable agriculture* is being practiced (status), and they see practically no change in this area and a very low attributable impact of the SG (CS=1.4%). Regarding

³⁷ Participants in the restitution workshop in Madagascar suggested this result could partly reflect some of the interviewed members living in regions that currently lacked a provider of training/advice/support in agriculture. They also highlighted that the questions about agriculture had been posed using different words than those used by the programme. This was, in fact, a deliberate methodological choice, because of concerns that asking questions using terms (or jargon) that beneficiaries would have learned through SG training would lead to answers being conditioned by social desirability bias.

loans and savings accessibility, members are less positive about the situation, but they report a fairly large positive change in terms of *loan access* (the average response is over “4”=“small improvement” in the questionnaire), with the SG having a large attributable impact (CS=53.1%). For *savings access*, the change is smaller and the attributable impact is small (CS=17%). In terms of *financial well-being*, households are generally not positive about the situation (an average response of around 3, “not sure”); they report only slight improvements, and the SG’s attributable impact is only moderate (CS=23.1%).

In Madagascar, members are relatively less sanguine about the status of *sustainable agriculture* in their village; however, they report a small positive change and a moderate attributable impact of the SG (CS=21.5%). In terms of both loan accessibility and savings accessibility, members clearly report positive changes (average around 4 = “small positive change” on average) with a moderate-to-large attributable impact (CS=38.4%) of the SG on loans accessibility and a large attributable impact of the SG on savings (CS=41.9%). Members tend to disagree with the statement “my financial situation is good enough for living well”, which is unsurprising given extreme poverty levels. However, on average, they report a small positive change in their financial situation and a moderate attributable impact of the SG (CS=29.6%).

Figure 17. Components of CS questions related to tackling poverty’s root causes (SG members)



The survey results therefore, in sum, offer suggestive evidence that, by improving members' access to low-interest or interest-free loans (in cash or kind) with which they can cover basic needs, and giving them an opportunity to save money safely (in Madagascar), SGs gave their members important tools with which to tackle some of the causes of their impoverishment, above to avoid more expensive or exploitative loans. In terms of agricultural practices, they also suggest promising trends but have a lower attributable impact (a very low one in Senegal).

However, without a baseline-endline survey design, comparing a meticulously controlled sample, the net effects in terms of poverty alleviation cannot be estimated. The question of tackling poverty's causes is also explored further in the sub-sections 5.l.c. to 5.l.f., which deal with debt and exploitation, basic needs, access to resources/land, and resilience to disasters/emergencies.

Some insights from the key informant interviews, lastly, support this analysis of the survey data. Interviewees (mainly in Senegal) mentioned as ways in which they saw SGs alleviating the causes of members' poverty: improvement of access to basic necessities including food, group purchasing schemes (mentioned several times by the interviewees in Senegal), sensitisation and changing/reinforcing positive values (*anti-gaspillage*), and learning from one another over time that mutual support is an effective way of getting help. One key informant highlighted the sheer proximity of the SGs to their members as a unique strength of the SGs, when compared to other projects that lacked the same grassroots organising principles (KII_S2: Chef de village). However, one interviewee also argued that sensitisation and group pressure often remained insufficient in practice to stop members engaging in wasteful spending on ceremonies (KII_S4: Network president).

b. Inclusion of the most marginal

Detailed evaluation question: Do the SG approaches ensure inclusiveness of the most vulnerable and discriminated women and men? How are they identified and mobilized? What are strengths and weaknesses of the methods?

One of the most important aims of this evaluation was to assess the programme's effectiveness at ensuring the inclusion of the most vulnerable and discriminated-against people, whose participation in SGs is seen as key to their attaining voice and empowerment, as well as to building stronger and more cohesive communities characterised by more equal power relations. Several survey questions inquired into mechanisms of inclusion and exclusion, and FGDs extensively discussed this. The survey was administered to a control group primarily in order to be able to compare the characteristics of members with those of non-members in the immediate vicinity, especially differences in poverty status. Finding that SG member households tend to be better-off than non-member households would be a strong indication of SGs failing in their mission to include the most vulnerable.

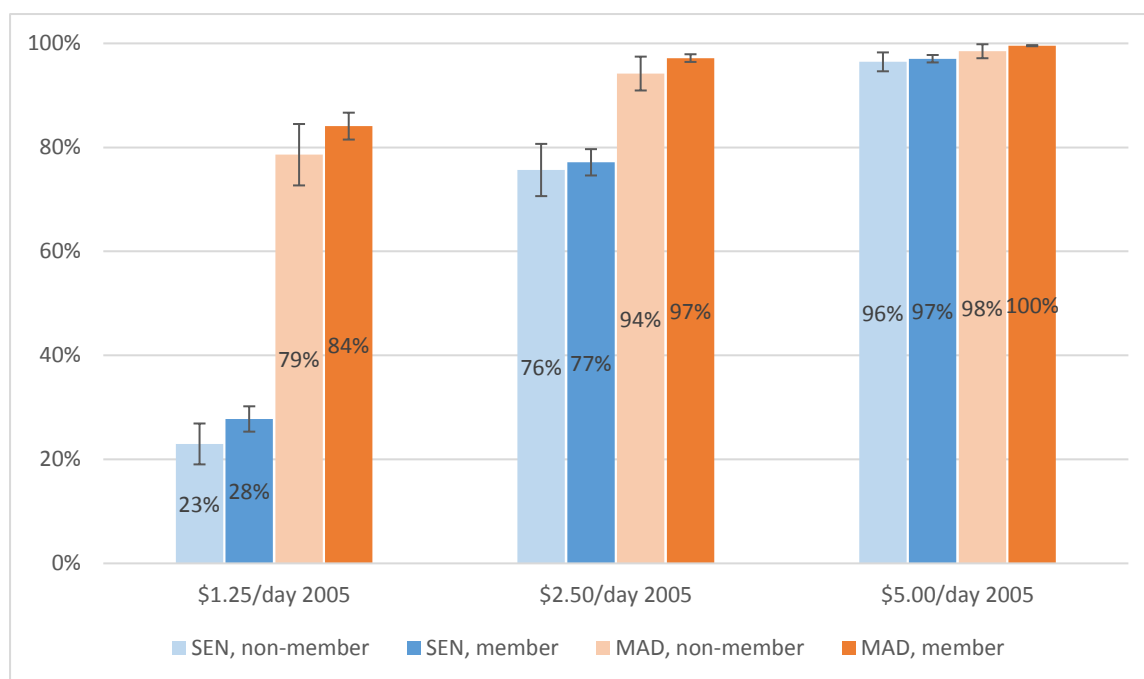
PPI scores were used to calculate respondents' households' probability of being poor as measured by particular poverty lines. We focus on three international income poverty lines that are comparable across both countries (rather than national poverty lines). The PPI expresses the *likelihood* of a given household being poor, as measured by that poverty line: \$1.25/day, \$2.50/day and \$5.00/day (at purchasing power parity 2005 \$ values).³⁸

³⁸ These 2005 lines were the most recent available ones in the PPI lookup tables. Due to inflation and changes in PPP, the equivalent current dollar values are now higher; the \$1.25/day 2005 extreme poverty line was adjusted to \$1.90/day in 2011.

Overall, we find the households of survey respondents are likely to be quite poor, as measured by their household income. Figure 18 shows the proportion of households that would be counted as “poor” at these poverty lines based on their answers to the PPI questions (having an income lower than or equivalent to the amount). Higher columns indicate poorer households (who are likelier to be poor at that poverty line). For instance, in Senegal, for an average SG member household, the likelihood to be counted as extremely poor is 28%, as measured by the \$1.25/day 2005 line (\approx \$1.90/day 2011), while the likelihood is 84% for Madagascar (a much poorer country).

In both countries, as Figure 18 shows, the likelihood of SG members’ households being counted as poor at any given poverty line is slightly higher than that of the proximate non-member (control group) households, indicating that SG members may be somewhat poorer than non-members. However, the overlapping confidence intervals indicate that we cannot exclude the possibility of member and control group households having equal poverty probabilities. In terms of the programme’s aim to include the most marginal, this is good news: in both Senegal and Madagascar, the SG programme succeeds at reaching households that are as poor as others in the area, and possibly slightly poorer than the average household. We can rule out that the SG programmes primarily reach the better-off or “not-so-poor”.

Figure 18. Likelihood of households being counted as “poor” at poverty lines



The PPI-based values can be also cautiously compared to 2011 nationwide poverty headcounts, using \$1.90/day as a threshold close to the new equivalent of the old \$1.25/day 2005 extreme poverty threshold. In Senegal, 38% and in Madagascar 77.6% of the total population are counted as poor at these poverty lines.³⁹ At face value, these figures would suggest the Madagascar SG programme to have a relatively greater outreach to the

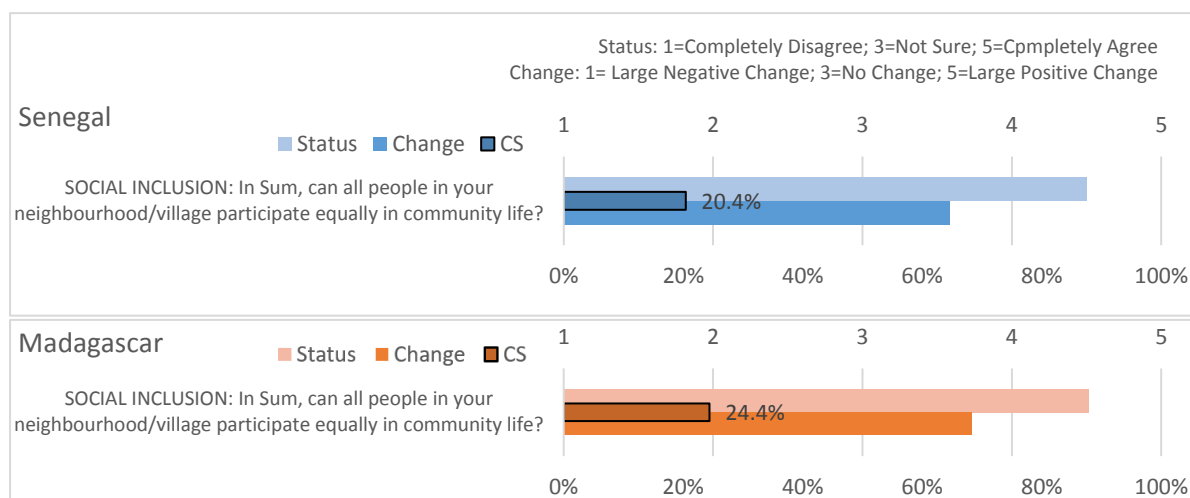
See: <http://blogs.worldbank.org/developmenttalk/international-poverty-line-has-just-been-raised-190-day-global-poverty-basically-unchanged-how-even/>.

³⁹ <http://povertydata.worldbank.org/poverty/country/SEN>; <http://povertydata.worldbank.org/poverty/country/MDG>.

extremely poor than the Senegal SG programme; however, the sampling strategy in Senegal led to the survey being focused on four regions in the relatively less poor western parts of the country (cf. Pokhriyal et al. 2015), where poverty incidence would be lower than nationwide poverty headcounts.

In one CS question, respondents were asked “In sum, can all people in your neighbourhood/village participate equally in community life?”. Answers to this question may be seen as a proxy for the inclusiveness of the SGs.⁴⁰ As Figure 19 shows, in both countries, SG members responded very positively to the question, with their average response lying between “partly agree” and “completely agree”. In both countries, SG members attributed a moderate impact on community inclusiveness to the SG (Senegal CS=20%, Madagascar CS=24%).

Figure 19. Components of CS question about inclusiveness (SG members)



Looking in further detail at the survey results: one section of the survey asked a series of questions about patterns of inclusion and exclusion in members’ communities. As Figure 20 shows, most SG members in both countries felt strongly that everyone could join an SG, and generally strongly disagreed with the statement that some people in the area are socially excluded. However, while less than 5% of the (mostly female) members in Senegal agreed with the statement that it is easier for men to join an SG, in Madagascar 63% agreed (completely or partly).

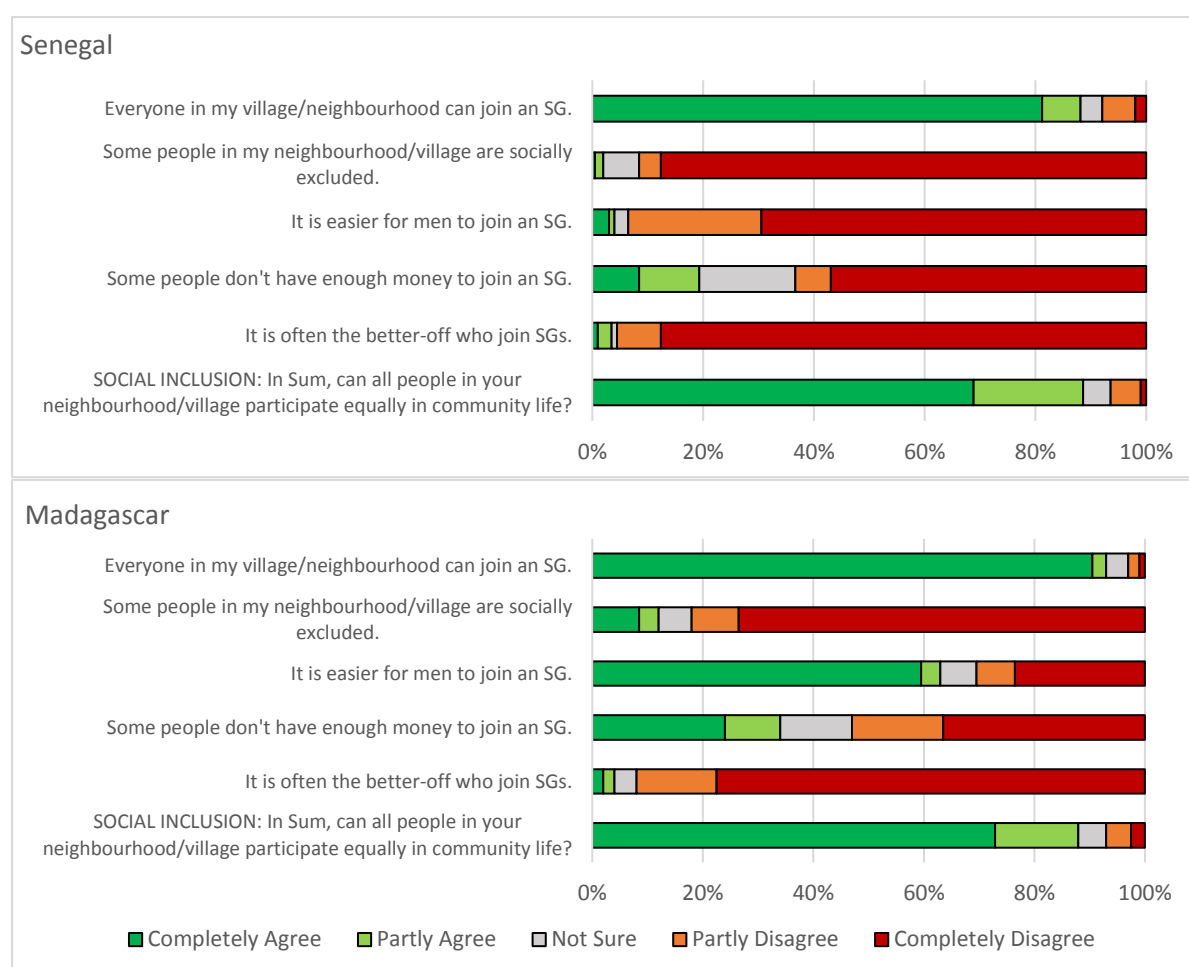
Members in both countries clearly disagreed with the statement that it is the better-off (*les plus aisés/es*) who join SGs; however, when asked whether some people lack the money to join an SG, 19% in Senegal and 34% in Madagascar completely or partly agreed. This could indicate that although a poor household near the village or neighbourhood average might have no difficulties in joining an SG, a household that is very poor by local standards might still have difficulties.

Clearly, asking non-members – those who might be excluded – would be essential for identifying and understanding patterns of inclusion and exclusion. As Table 10 (coloured as a heat map for ease of interpretation) shows, SG members’ and non-members’ perceptions of inclusion and exclusion differ, though not fundamentally; control group members are more

⁴⁰ Asking a question directly about inclusion/participation in the SG had to be avoided, as this would have led to a circular logic with the sub-question about the SG’s contribution to the change.

likely to be “not sure”, but they are not substantively more likely to openly declare that there are patterns of exclusion.

Figure 20. SG members’ assessment of inclusiveness/exclusiveness



The survey also included an open-response question that respondents could answer if they agreed with the statement that some people are excluded socially. The question asked about the reasons for some people being excluded. The responses were categorised and are shown in Table 11.

We also compared SG members’ responses to the status questions in Figure 20 with those of non-members via a regression analysis. From the regression alone, non-members’ responses in Madagascar would appear to signal that not everyone can join an SG, that men find it easier to join, and (in both countries) that one needs to have more money or be better-off to join. The results (shown in Annex 10.I.) show that in Madagascar members’ answer scores to the statement *everyone can join an SG* are significantly higher (signalling greater agreement) than those of non-members, and significantly lower for *it is easier for men to join*, *some people don’t have enough money to join*, and *it is often the better-off who join* (signalling greater disagreement); in Senegal, only regarding the statement *it is often the better-off who join* a pattern holds. The coefficients in all cases are significant to at least 5%.

Table 10. SG members and non-members' responses regarding inclusion/exclusion

	Completely Agree		Partly Agree		Not Sure		Partly Disagree		Completely Disagree	
	Mem./Cont.	Mem./Cont.	Mem./Cont.	Mem./Cont.	Mem./Cont.	Mem./Cont.	Mem./Cont.	Mem./Cont.	Mem./Cont.	Mem./Cont.
Senegal										
Everyone in my village/neighbourhood can join an SG.	81%	62%	7%	12%	4%	16%	6%	8%	2%	2%
Some people in my neighbourhood/village are socially excluded.	0%	2%	1%	0%	6%	4%	4%	2%	88%	92%
It is easier for men to join an SG.	3%	4%	1%	0%	3%	14%	24%	16%	70%	65%
Some people don't have enough money to join an SG.	8%	14%	11%	14%	17%	22%	6%	6%	57%	44%
It is often the better-off who join SGs.	1%	6%	2%	4%	1%	8%	8%	8%	88%	74%
In Sum, can all people participate equally in community life?	69%	66%	20%	22%	5%	2%	5%	8%	1%	2%
Madagascar										
Everyone in my village/neighbourhood can join an SG.	91%	72%	3%	7%	4%	21%	2%	0%	1%	0%
Some people in my neighbourhood/village are socially excluded.	9%	8%	4%	2%	6%	7%	9%	5%	74%	78%
It is easier for men to join an SG.	60%	60%	4%	3%	7%	33%	7%	2%	24%	2%
Some people don't have enough money to join an SG.	24%	24%	10%	10%	13%	41%	17%	14%	37%	10%
It is often the better-off who join SGs.	2%	3%	2%	2%	4%	31%	15%	17%	78%	47%
In Sum, can all people participate equally in community life?	73%	68%	15%	17%	5%	3%	5%	8%	3%	3%

Table 11. Reasons given for some people being socially excluded in the community

	Senegal	Madagascar
Criminality (often: "thieves")	-	7
Social deviance, disrespect of others, alcoholism	-	6
Too poor	2	4
Not belonging to the place	1	2
Lack of community spirit	-	4
Superstition ("sorcerers")	-	3
Lack of information	1	-
Lack of ambition	1	-
Unclear/other reasons	-	3

Although the regression results would suggest exclusion to be a problem, particularly in Madagascar, the breakdown of the responses in Table 10 reveals that the regression result is largely driven by non-members' "not sure" responses, particularly in Madagascar, rather than by responses that signal outright exclusion. Ignorance about the inclusiveness and openness of SGs rather than direct exclusion may explain non-participation.

In the FGDs, members were asked to discuss "What are the reasons why some people did not become members of the SG?". Consistently, members insisted that their groups are open and welcoming to all – albeit with some exceptions. In Senegal, women repeatedly pointed out that men themselves generally chose not to join the calabashes. One FGD reported that men had prevented their wives from joining, because they claimed women might neglect their domestic duties (FGDmem 12.10.18 S_Ourour); however, in other FGDs when this possibility was raised, the members ruled out that women were prohibited from joining. Otherwise, the Senegal SG members generally reported only self-exclusion (people 'not recognising the benefits') as reasons for non-participation, and said that some people needed more convincing by first seeing the results of others' engagement.

It is often ignorance. There was someone in our village who was not a member of the calabash but when he got sick and the calabash helped him, afterward he joined and is still here. (FGDmem 19.10.18 S_Fissel)

One FGD also reported some members quitting due to "not being sufficiently committed" to engage in collective initiatives (FGDmem 12.10.18 S_Ourour).

The Madagascar FGDs emphasised that membership did not depend on wealth or poverty, and instead on moral character. They also highlighted that self-exclusion due to disagreeing with the rules or certain practicalities could play a role.

Individuals who do not want to join our group say they lack time to attend regular meetings. But we don't exclude them. Often, the meeting takes place in the evening after we finish the ironing, and they do not like the meeting schedule. Sometimes, others are unconvinced of the benefits, because they often expect immediate material advantages when joining an association or group. [...] Tsinjo Aina does not promise this, so they are not interested. (FGDmem 23.10.18 M_Brickaville)

In programme animators' FGDs in Senegal, animators consistently and strongly argued that the SGs are an inclusive and equalising force; however, they pointed out that non-repayment of a loan and dishonesty toward the group could lead to public shaming and exclusion (FGDanim 17.10.18 S_Fissel). In Senegal, animators repeatedly highlighted the AVA as what they saw as the key to inclusivity.

The calabashes have an inclusive approach to not exclude anyone, and the AVA is all about this. With loans too, there is no distinction, if you are a member and the money is available, the committee meets to grant you this loan. [...] Even the smallest of contributions is anonymous, which creates inclusivity. We have gone so far as to organize a ceremony where the local imams were present, to showcase the different types of contribution possible, so everything is in discretion and anonymity. (FGDanim 10.10.18 S_Mekhe)

In Madagascar, animators also discussed the SGs as spaces in which people of relatively similar living standards would meet on equal terms. However, all pointed out that groups had admissions criteria, above all that individuals must have moral fibre and share the group's vision.

Nobody is forced to join or not join, but when they are ready to follow the conditions of operation, the group welcomes them. The only reasons why a person is not admitted are morality, such as regular bad behaviour or chronic drunkenness. (FGDanim 27.10.18 M_Ifanadiana)

Some people are not made to cooperate and work together. There are cases where there is a flagrant lack of trust. Only the minority that can join forces creates a group. (FGDanim 08.11.18 M_Analavory)

Animators also mentioned several times that dissatisfaction about low levels of contributions (i.e. some members' desire to save larger amounts money) could lead some people to quit or not to join SGs; yet in some cases also the (perceived or real) inability to keep up with the agreed contribution leads members to drop out. The principle of equal contributions, thus, at least in some cases, leads to non-participation or inability to participate.

When the SG is created, the amount of the contribution is the lowest. This is why some leave the SG, under the pretext that the amount is too low. Those who have more means do not want to join. It is also the most vulnerable, because they think they cannot meet the conditions imposed by the rules of procedure, meaning the periodic payment of contributions. To attract more of them, it will be necessary to show them the example of an SG which succeeded, where the standard of living of those who joined has changed. (FGDanim 11.10.18 M_Tananarive/1)

c. Debt, bondage and exploitation

Detailed evaluation question: To what extent have the female and male members of solidarity groups been liberated from bondage, debt service and other forms of severe exploitation?

Indebtedness and exploitative economic relations are seen as a key reason for the target population being and remaining poor. In particular, interest-bearing debts from moneylenders and other (formal or informal) financial sources, incurred for emergencies and covering basic needs, drain households' resources. Offering the opportunity to save and to borrow money or food within the group is seen as a way for members to get out of and avoid harmful debt and to become more financially resilient to shocks.

The key findings for this area of interest are the CS for "ability to save money securely" and "access to loans for important purposes" (CS questions 7a & 7b), already discussed above (in Sections 4.II. and 5.I.a.). Those findings are clearly positive, with SGs having a large attributable impact in terms of improving access to loans and savings, except with regards to savings in Senegal, where members saw only a small to moderate impact. The qualitative data, discussed below, further underscore these findings.

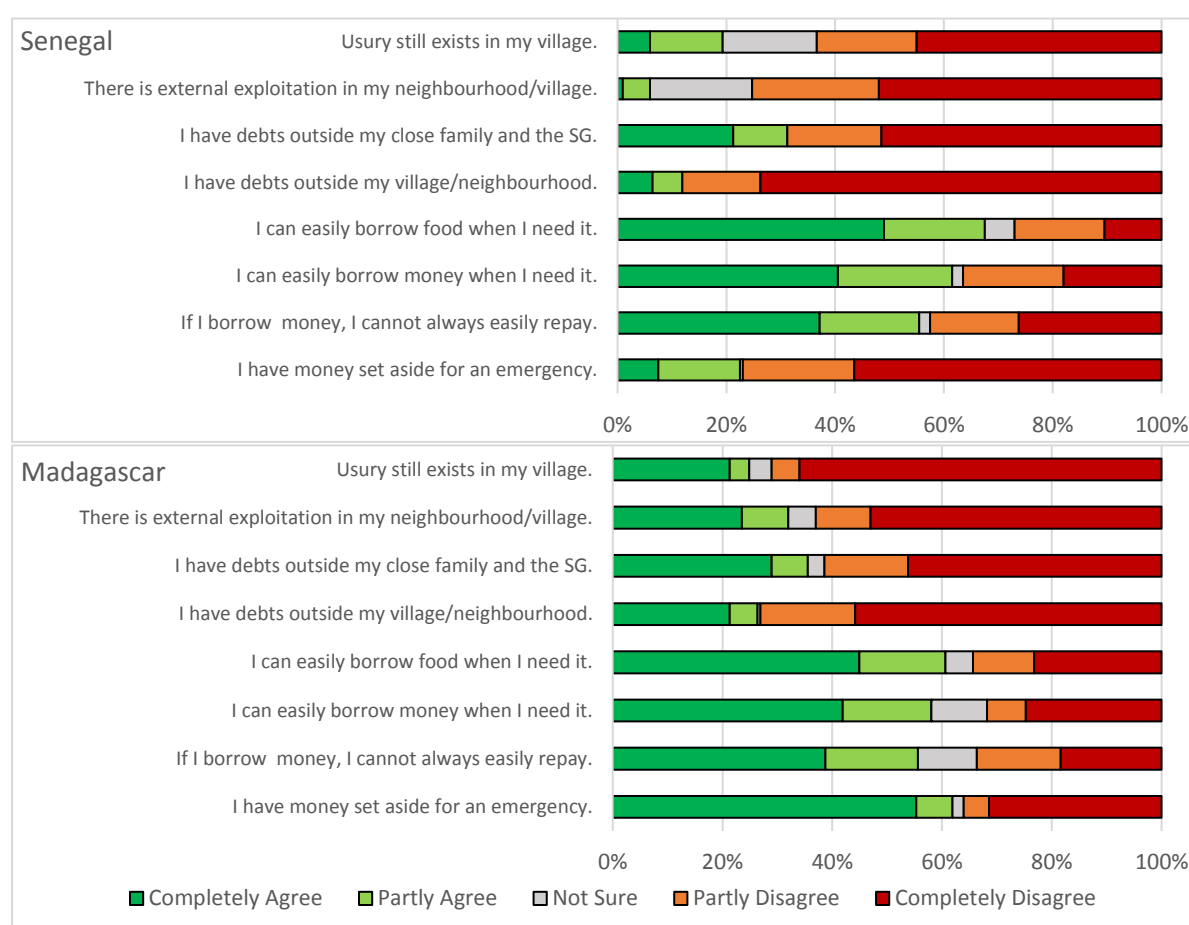
The survey asked a number of questions about borrowing, saving and patterns of usury and exploitation. Figure 21 shows that the extent to which usury and exploitation exist differs between Senegal and Madagascar. In Senegal, social taboos that discourage talking about usury could partly explain the low share of "completely agree" and the high share of less-certain responses.

In both countries, similar shares of SG members declared having debts outside their close family and the SG (completely agree+partly agree Senegal=31%, Madagascar=36%). However, in Senegal only fewer members had debts outside the village or neighbourhood (completely agree+partly agree=12%) compared with Madagascar (=26%).

In both countries, similar proportions (between 58% and 68%=completely agree+partly agree) reported that they could easily borrow food or money when needed. However, in both countries 55% of members also indicated that if they borrow money, they cannot always easily repay; these responses might relate to both loans from the SG or from other sources. Given the poverty of many members, this finding is unsurprising, and it warns against assuming that SG membership automatically eases households' financial situation to such an extent that debts, when incurred (even with in the group), are no longer a problem.

In Madagascar, members were much more likely to report having savings or money set aside for an emergency (62%), compared with a very low proportion in Senegal (only 22%). This difference is at least partly a reflection of the SGs' different modes of operation, with the Senegal SGs operating based on anonymous voluntary contributions (AVA) rather than contributions that are declared as savings deposits.

Figure 21. SG Members' responses to questions on borrowing, saving and exploitation



Those households that reported having money set aside were asked two additional questions: *where* they save (open response), and *what* they were saving for (multiple choices plus open response options). As Table 12 shows, in Senegal few SG members mention the SG as a place for saving money whereas in Madagascar this is the single most important place. Saving at home is widespread in both countries, and more so in Senegal. In Madagascar, projects run by other NGOs are an important third place for saving money (respondents were not asked to specify which projects; Box 5 offers additional reflections).

Table 12. Where do you save money?

	Senegal				Madagascar			
	Members		Control		Members		Control	
At home	27	60%	8	62%	33	24%	13	50%
Solidarity Group	5	11%	1	8%	61	45%	-	-
NGO project	-	-	1	8%	14	10%	4	15%
MFI	1	2%	1	8%	3	2%	3	12%
Unclear/other	1	2%	-	-	7	5%	-	-
With family	1	2%	-	-	6	4%	-	-
Bank	4	9%	-	-	2	1%	-	-
Postal/savings bank	1	2%	-	-	3	2%	2	8%
With other people	4	9%	-	-	1	1%	1	4%
Unclear/other	1	2%	2	15%	2	1%	1	4%
Mobile banking	-	-	-	-	3	2%	2	8%

Note: each respondent could name multiple (up to three) locations. None named more than two.

As Table 13 shows, SG members who report having savings save for a diversity of reasons, notably more often for making business investments, their children's future, or to purchase something than for defensive reasons (such as food, basic needs, or emergencies). However, reflecting the fact that savings are fungible, this may not be a cause for concern, because in crisis or shock events those savings that have been accumulated for other purposes may also be used in order to cover basic needs or meet an unexpected expense. There are no striking differences between genders in terms of savings patterns (and the numbers are small) although it appears that men are somewhat more likely to save for business purposes than women in Senegal, whereas this pattern is reversed in Madagascar.

Table 13. What are you individually saving money for (SG members)?

	Senegal					Madagascar				
	Women		Men		All	Women		Men		All
Business purposes	17	33%	5	45%	22	22	25%	7	12%	29
The children's future	6	12%	2	18%	8	21	24%	16	27%	37
To purchase something	6	12%	0	0%	6	16	18%	12	20%	28
Emergencies/health/medicine	5	10%	0	0%	5	12	14%	14	24%	26
A family event	2	4%	0	0%	2	2	2%	2	3%	4
Agriculture	0	0%	0	0%	0	3	3%	4	7%	7
Food/basic needs	2	4%	0	0%	2	1	1%	0	0%	1
Home improvement or land/house purchase	0	0%	1	9%	1	1	1%	2	3%	3
No particular reason/other	14	27%	3	27%	17	10	11%	2	3%	12

Note: the question was asked in a way that referred to the individual respondent's savings, not those of the group. % are shares of women's total responses / men's total responses.

The qualitative data generally support these findings, as well as the theory of change more broadly, while adding texture and detail regarding the mechanisms and barriers of change. In FGDs, members repeatedly mention the same reasons for people in their communities going into debt: health expenses, annual schooling costs, basic needs/food, and in Senegal sometimes excessive spending on festivities as well as sometimes unsustainable lending by financial institutions (see also Box 5).

Before, during the lean season, there were people who lent us money at fairly high interest rates, for example if you were given 5000 FCFA, as repayment you gave 7500 FCFA. But that stopped with the arrival of the calabash, which gives us loans without interest. Even on food products there was interest because if a neighbour gave another 10 millet heaps, as repayment he should give 15 millet heaps. With the calabash this no longer exists because in the lean season, we buy food products that we distribute to any member who is in need. (FGDmem 12.10.18 S_Ourour)

Encouragingly, when asked about what SGs lend for, the FGD participants consistently mentioned the same purposes: health expenses, food (particularly in the lean season), basic needs, schooling and other children's expenses. This indicates a clear correspondence between the financial activities of the SG and the causes of indebtedness the programme intends to tackle. Members in Senegal and Madagascar often mentioned that members of their SG now limited themselves to borrowing only from the SG.

[Researcher asks: Are there people among you who use other funding systems to meet their needs?] Member: Maybe that existed before, but since the arrival of the calabash we have limited ourselves to it. Before the calabash, we went to our neighbours to ask for help, but not to any financial institutions (FGDmem 20.10.18 S_Guittir)

In Brickaville there are a bank and microfinance agencies but we do not use them because of the loan conditions – the duration and the interest rate. With these institutions, repayment will be more difficult and we risk losing what we have at home. In addition, for the moment, our needs are not very much. (FGDmem 23.10.18 M_Brickaville)

Some calabashes in Senegal also reported having made some loans available for revenue-generating activities and for group purchases; one of these calabashes, however, also reported having more often encountered problems with non-reimbursement and having lost members due to such problems (FGDmem 18.10.18, S_Kaolack). In Madagascar, the FGDs also mentioned the usage or planned usage of group funds for other purposes going beyond food, health and schooling:

Loans have been used to invest in equipment and improve agricultural activities (such as a plow and small livestock), and women have also used loans to buy productive things. We [some sand-sellers] would like to borrow to buy a small boat so we can avoid renting from other people. (FGDmem 22.10.18 M_Antetizambaro)

For example, the house of Mr François, a member, was rehabilitated with loans he took from the group. To buy small equipment for agricultural activities such as market gardening, we can borrow either individually or as a group. For all these needs, we use only the fund group. (FGDmem 27.10.18 M_lfanadiana)

We are thinking of buying land to grow rice collectively. (FGDmem 23.10.18 M_Brickaville)

Particularly in Senegal, most animator FGDs added that larger and more mature groups were in the habit of making additional small income-generating loans to their members, referred to as *mécanisme auto financement* (MAF).

The calabashes have a five to seven member management committee, rules of procedure and set goals. After fundraising, their first priority is food, health and schooling expenses. As calabashes grow, they can generate other activities, such as the 'self-defense mechanism' (MAD): group purchases at very competitive prices to be repaid later. They can go so far as to make individual loans to the different members who want to carry out their own activities. We must specify that even for the individual loans no interest is charged, and the groups' contributions are always voluntary and anonymous. (FGDanim 10.10.18 S_Mekhe)

In Madagascar, according to most animators, loans are generally restricted to covering basic needs and unexpected expenses. However, one FGD mentioned that “other loans, intended for the development of the household's economic activities, are especially observed as groupings become more autonomous; initially, their fund is too thin.” (FGDanim 11.10.18 M_Tananarive/1)

Generally, animators in Senegal were more confident that the SGs had helped members to escape and avoid debt and exploitation: “I would like to say that we are even beyond our expectations, because the aspect we wanted to highlight is the fight against the lean period (*soudure*) and debt; but when we look more closely we see that there is the aspect of solidarity that is of paramount importance” (FGDanim 11.10.18 S_Kaolack). In Madagascar: “Some members are out of debt, but others remain there; the most vulnerable are under the influence of usurers.” (FGDanim 11.10.18 M_Tananarive/1). In Madagascar, animators often referred to the “land problem” as the reason why members could not make ends meet. They were more likely to mention members' mutual help in farming than loans as a way in which members were avoiding debt and exploitation.

*The members of the association begin to get rid of debt, and some people buy new land and have ideas for emancipation and development. The traditional values (*soatoavina*) come back within the groupings [...], the rotating mutual aid (*zazamaro*) is put back in place. This saves peasants from finding money to pay the agricultural workers they need. (FGDanim 27.10.18 M_lfanadiana)*

Among the objectives achieved, we can talk about the savings made by the groups, a way of fighting loans. FGDanim 08.11.18 M_Analavory)

Box 5: The financial landscape

The evaluation found that SGs are embedded in a complex and dynamic financial landscape. Questions about the other finance sources of SG members were added to the qualitative data collection after the lead consultant made an interesting observation while in Senegal.

The survey and FGD were piloted in early September 2018 among members of one SG on the outskirts of Thiès. Several members, including its President, insisted the consultant should re-visit them socially when returning. Keeping his promise (in October), he met them at one member's house, where a meeting of approximately 25 women was under way. It transpired that this was not in fact a calabash meeting, but the second-ever meeting of a recently-formed group formed under a VSLA programme called *Association Villageoise d'Epargne et Credit* (AVEC), promoted by ChildFund. Several of the VSLA members were simultaneously members of the SG, including its office-holders.

Most astonishingly, the consultant learnt, within three weeks after its first meeting, this VSLA had accumulated a group savings fund amounting to FCFA 350,000 (approx. €530), compared to approximately FCFA 1 million that had collected by the calabash over the 4 years since its founding. The VSLA charges interest on its loans within the group, which goes into the group fund, which in turn is periodically redistributed to its members – hence, in the VSLA, people can individually earn interest, which in the calabash they cannot.

Beyond VSLAs or SHG-type programmes, other casual observations in the field confirmed the presence of multiple MFI offices in Thiès city. Several members' FGDs (though not all) in Senegal, when asked, identified

other financial actors such as banks and VSLAs that are orchestrated by other NGOs as complementary sources of finance that SG members approach in case of needs that the group could not, or would, not fulfil.

Yes, we use AVEC, which is a project that works like a tontine, and that helps us a lot. It fights against the system of banks with their high interest rates. Certainly this system also works with interest but it is up to us, its members. We also use AVEC because the calabash's abilities are limited, the mobilisation is low so that it cannot provide some of our needs. Nevertheless there is no interest in the calabash. [Enumerator asks: Why do you use these financial services?] We are traders, most of us, and for the sake of our business, we borrow a certain amount of money. The calabash helps us in our most urgent needs including food, health and education. From other systems the person can borrow for family ceremonies (marriage, baptism, etc.) or for an income-generating activity. The calabash does not give loans for ceremonies, and we are forbidden to waste money on family ceremonies. (FGDmem 14.10.18 S_Sandiara)

There are many members of calabashes who use other financial services. The reason is that in the calabash, when we give our contribution, we cannot recover it, while in the other financial services, when we give his money we have the opportunity to recover it before festivities like 'tabaski'. (FGDmem 11.10.18 S_Kaolack)

Worryingly, some members also explicitly pointed to other financial programmes as sources of indebtedness of SG members:

What drives people into debt is mainly the loans they take in financial programmes. Sometimes we see people who are given loans at high interest rates when they are not creditworthy, they do not have the ability to take out loans. This is often the case in the "Trois Clés" program. (FGDmem 11.10.18 S_Kaolack)

Some animators in Senegal also expressed concerns about the interactions between SGs and other financial arrangements:

I had to suspend 3 calabashes once, because of non-compliance with the rules and, on the other hand, the fact that the members have adopted other programs which are diametrically the opposite of what we do. For example the calabash of Diokhar that I eliminated, the members preferred to join Child Fund when it arrived; they left the calabash for AVEC. I intervened very much but they did not even listen to me in the end. (FGDanim 17.01.18 S_Sessene)

There are also other boxes [savings groups] that compete with calabashes, like VSLAs, and we can only try to strengthen the awareness of our members and redouble the efforts. Yet, we also saw one of our intervention villages that women refused to join any other systems other than calabashes because they saw the importance (FGDanim 10.10.18 S_Mekhe).

In Madagascar, in FGDs, there appear to be fewer such interactions. Although both members and animators reported on the presence and accessibility of other financial schemes, they argued that most members avoided them. Members repeatedly expressed wariness about the conditions on loans from MFIs in particular.

These (unexpected) findings regarding how other, often also group-based, financial schemes target SG members, particularly in Senegal, suggest that a closer and more systematic monitoring of the linkages and overlaps between SGs and other schemes is needed. Not only moneylenders, but also other informal and/or semi-formal or "social" financial schemes have implications for the finances of SG members' households. The cross-effects of other schemes such as AVEC will not necessarily be negative, and indeed SGs and other schemes may complement each other; but it is important to be aware that, as illustrated by the financial potency of the VSLA programme mentioned above, they *will* have an effect.

d. Covering basic needs

Detailed evaluation question: To what extent have the female and male members of solidarity groups been able to cover their basic needs (food, health, education) without falling back in the debt trap?

Being unable to cover basic needs reliably, including when unexpected crises or shocks occur, is a key reason why poor households struggle to escape poverty and indebtedness. A number of questions in the questionnaire and in the qualitative data pertained to the ability of SG members to cover basic needs without incurring debt. (Loans from the SG, in this context, are not seen as debts.)

A first, sobering, indication of the reality for many SG members (and non-members) comes from Table 14, which shows that only 18 percent of members in Madagascar managed to put three complete meals on the table every day in the week prior to the survey (compared to 85 percent in Senegal). Despite mostly working in farming, the vast majority of SG members in Madagascar, as well as a considerable share in Senegal, are food-poor. Compared to non-members, SG members report fewer days of having eaten three complete meals – as may be expected, given their (on average) slightly higher poverty rates.

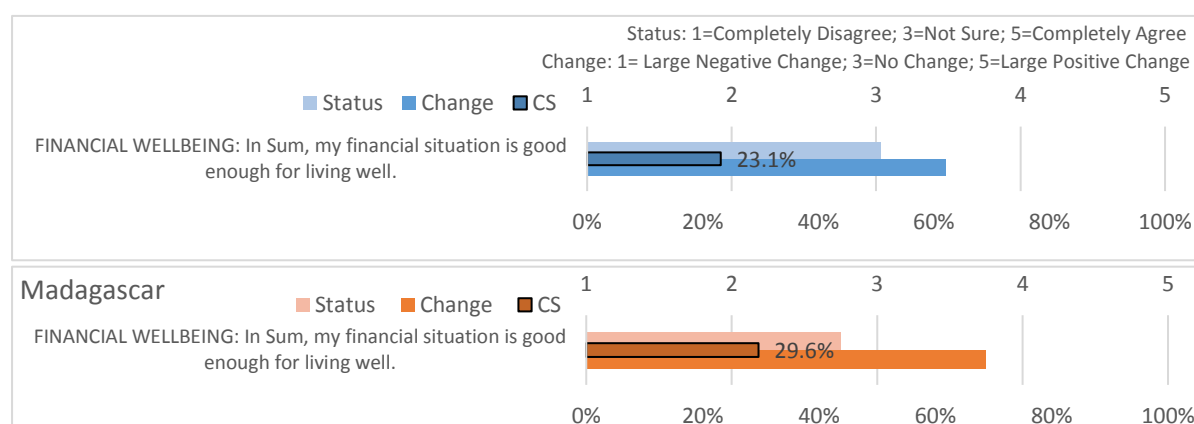
Has the SG nonetheless improved members’ ability to cover their basic needs? The CS question on financial wellbeing (already discussed in Section 5.1.a.) shows SG members on average, understandably, not agreeing with the statement that their “financial situation is good enough for living well”. It also shows SG members having seen a small positive change in financial wellbeing and a moderate attributable impact of the SG (Senegal CS=23.1%, Madagascar CS=29.6%; Figure 22).

Table 14. How many days in the last week did your family have 3 complete meals?

	Senegal				Madagascar			
	members		control		members		control	
none	1	0%	1	2%	35	18%	17	28%
1 day	5	2%	0	0%	40	20%	7	12%
2 days	3	1%	0	0%	35	18%	8	13%
3 days	1	0%	0	0%	32	16%	7	12%
4 days	14	7%	1	2%	10	5%	2	3%
5 days	4	2%	1	2%	7	4%	2	3%
6 days	2	1%	1	2%	3	2%	1	2%
each day	171	85%	46	92%	36	18%	16	27%
Total	201	100%	50	100%	198	100%	60	100%
Average	6.0 days		6.4 days		1.3 days		1.9 days	

Note: it was challenging to find a question modality that made comparisons across people and contexts possible. More precise data (e.g. caloric intake) could not be gathered. Households may have had different criteria about what constitutes a “complete” meal (in Madagascar some might only consider a meal of rice *and* meat “complete”) and some households may not be in the habit of eating three meals a day, even if they could afford to.

Figure 22. Components of CS question on financial wellbeing (SG members)

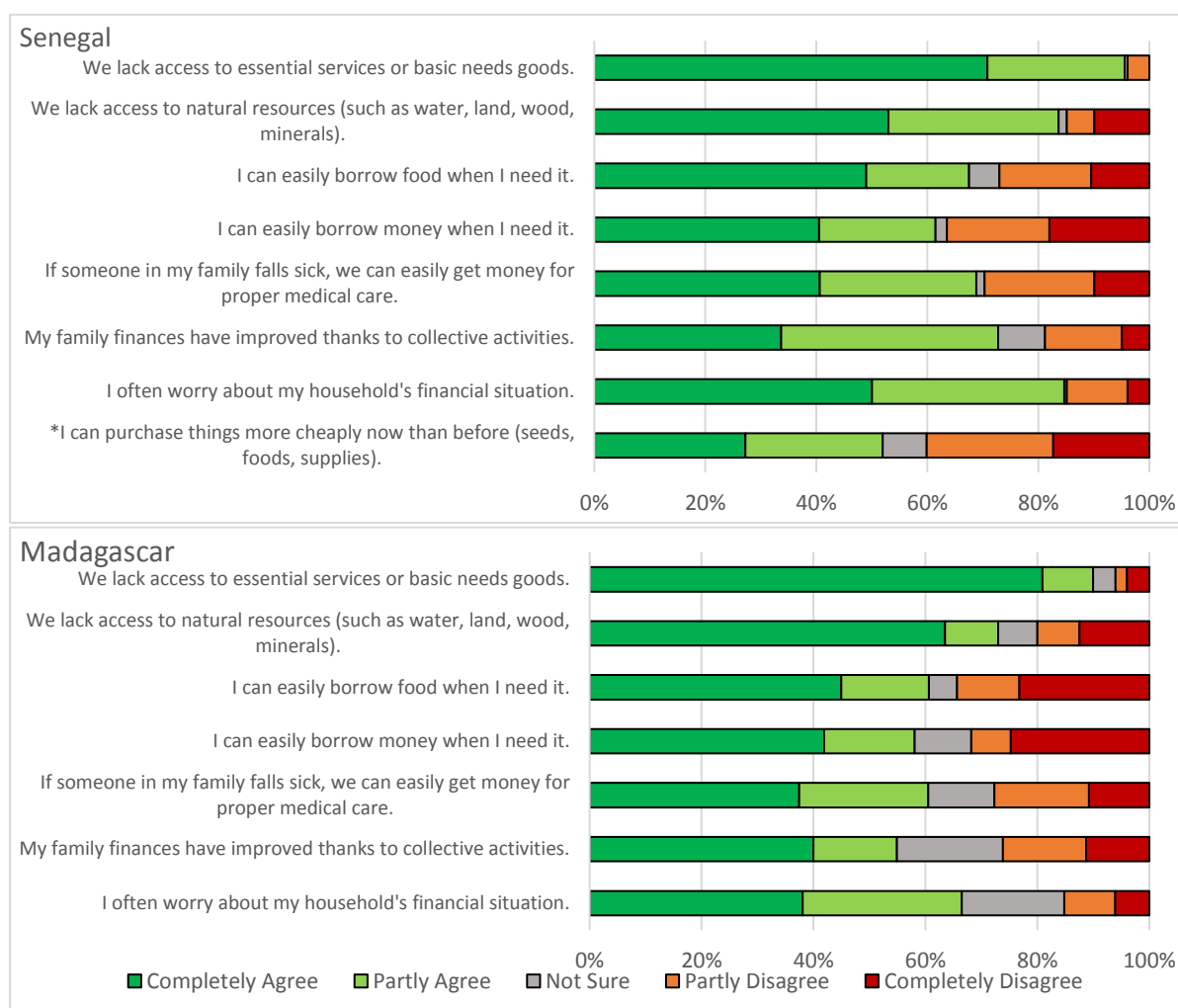


The survey questionnaire enumerated a number of “status” questions relating to basic needs fulfilment (Figure 23). A full 90-95% of SG members in both countries agreed that they lacked access to essential services or goods necessary for fulfilling basic needs; these

responses correspond to a slightly lower (but still high) rate of agreement on lacking access to natural resources. Respondents were asked to specify which services or goods exactly they lacked; as Table 15 shows, in both countries, respondents mentioned a variety of essential goods and services, most commonly public infrastructures, with different priorities in Senegal and Madagascar.

In response to the next status question, the relatively mixed responses to “I can borrow food/money when I need it” and “we can easily get money for proper medical care” in both countries (between 27 and 37% of SG members disagreed) must be interpreted in light of the large attributable impact of the SGs on loan access (discussed above). While the CS for loan access compellingly and clearly show a large improvement in this area, to which the SGs strongly contributed, it is also evident that the situation has not improved sufficiently for all of the members’ food and money borrowing needs to be fulfilled. The FGDs (below) underscore the limits of the SGs in this respect. The high proportion of SG members who expressed often being worried about their household’s financial situation (Senegal 85%, Madagascar 66%) is unsurprising given the high rates of poverty among the members.

Figure 23. SG Members’ responses to questions related to covering basic needs



Note: this question (*) was an additional question asked only in Senegal.

Table 15. Essential things we lack

	Senegal				Madagascar			
	members		control		members		control	
Agricultural equipment/inputs	90	19%	20	19%	6	2%	1	1%
Agricultural services	3	1%	-	-	8	3%	2	3%
Electric power	100	22%	25	23%	6	2%	11	14%
Fences	5	1%	1	1%	-	-	-	-
Firewood/Fuel	11	2%	1	1%	-	-	-	-
Grain bank	6	1%	1	1%	-	-	-	-
Health services	54	12%	12	11%	71	23%	16	21%
Jobs	5	1%	-	-	-	-	-	-
Land	3	1%	-	-	-	-	-	-
Municipal offices	4	1%	-	-	3	1%	-	-
Other*/unclear	23	5%	9	8%	26	8%	1	1%
Retail	6	1%	2	2%	-	-	1	1%
Sanitation	13	3%	2	2%	9	3%	3	4%
School	34	7%	5	5%	72	23%	9	12%
Transportation (incl. better road)	35	8%	11	10%	26	8%	9	12%
Water (drinking specified)	4	1%	1	1%	58	18%	16	21%
Water in general	67	14%	18	17%	30	10%	9	12%
Total	463	100%	108	100%	315	100%	78	100%
Most-mentioned lacking essentials (SG members only):								
Senegal					Madagascar			
1	Electric power	22%	1	School	23%			
2	Agricultural equipment	19%	2	Health services	23%			
3	Water in general	14%	3	Water (drinking)	18%			
4	Health services	12%	4	Water in general	10%			

Note: this was an open-response question, the responses to which were coded and categorised during data analysis. Up to 3 responses per respondent were possible. The different distribution of response types across countries may reflect different understandings of “essential services and goods for basic needs” in Wolof and Malagasy. (*In Madagascar “other” includes “Lifeboats” mentioned 6 times.)

As was shown in Figure 23, a majority of SG members agreed that their family finances had improved thanks to collective activities. The responses to the follow-up question about which kind of “collective activities” they had benefited from are shown in Table 16, which prompts some observations:

- “Group commerce” in Senegal referred mostly to the MAD-type/“fair trade” purchase of food and supplies.⁴¹
- “Savings” shows up strongly among SG members in Senegal, despite the low CS for savings accessibility discussed above; control group members also reference savings as a collective activity that they benefited from. Looking within the category,

41 The meaning of the 6 responses in Madagascar, where “group commerce” is not part of the programme, remained somewhat unclear; the responses gathered under this category during the data analysis were *acheminement des produits destines a la vente; la vente; le commerce; vente de riz; fabrication de paniers; fabriquant de pates.*

respondents mentioned the calabash as well as other savings systems, such as “Caisse de solidarité du village” or “Tontines”.

- In Madagascar, “agriculture/livestock” contains responses in reference to farming, in which the collective element often remained unclear (e.g. “culture du maïs” or “riziculture”). Many of the responses may be in reference to training received through the SG, and may contain collective agricultural activities not referenced as such.
- Under “collective agriculture”, in both countries members referenced collective fields and shared farming.

Table 16. What collective activities have you benefited from?

	Senegal				Madagascar			
	members		control		members		control	
Agriculture/livestock	3	1%	-	-	96	70%	13	81%
Collective agriculture	16	8%	8	24%	12	9%	-	-
Credit	5	2%	1	3%	1	1%	-	-
Group commerce	60	30%	6	18%	6	4%	2	13%
Group-owned assets	2	1%	-	-	-	-	-	-
Mutual aid	-	-	-	-	5	4%	-	-
Savings	105	52%	15	44%	8	6%	-	-
Training	2	1%	1	3%	-	-	-	-
Unclear/other	9	4%	3	9%	10	7%	1	6%
Total	202	100%	34	100%	138	100%	16	100%

Note: this was an open-response question, the responses to which were coded and categorised during data analysis. Up to 3 responses per respondent were possible

An additional question was asked in Senegal (shown above, in Figure 23) about whether households can purchase things such as food, seeds or household supplies more cheaply, reflecting the “MAD” group-based purchasing schemes. The result, at first, would appear relatively mixed. However, this need not necessarily indicate that the schemes have no effect or only a small effect; as the FGDs underscore, not all solidarity calabashes in Senegal have such a scheme, and in those that do have one, members often consider it to be very valuable. 52% of members agreed that it was true they could now purchase things more cheaply, which indicates a fairly substantial effect for those who do have access to a “MAD” arrangement.

The FGDs offered numerous insights into the ways in which SG activities can help members to cover basic needs. As discussed previously, the FGDs consistently reported that loans are for children’s schooling, food and medical emergencies. When asked specifically about the annual lean period (*soudure*), most FGDs indicated a strong role played by the SGs in helping members meet basic needs; *all* of the Madagascar FGDs mentioned access to small group loans for food as a key coping mechanism. The FGDs also sometimes underscored the discreetness of the assistance coming from the SG (mostly in Senegal).

Admittedly, the group loan does not completely resolve the problems of all members, but priority is given to those most in need. The status of repayments is discussed at the meetings. If there was no group savings fund, we would have to go to the usurers, as is the case for non-members. (FGDmem 27.10.18 M_Ifanadiana)

The lean season is a challenge in all of our lives, but our group looks at the situation of each member and decides to help the worst-off. They are granted

loans, but with an obligation to repay as they can. (FGDmem 23.10.18 M_Brickaville)

During the lean periods, members help others who are having problems. If one were not a non-member, rumours and gossip would spread throughout the village, to say that this or that individual has borrowed money because they have difficulties in their life. (FGDmem 22.10.18 M_Antetezambaro)

The bottom line is that the calabash is more accessible and more discreet than other credit systems. (FGDmem 13.10.18 S_Niomar)

Several FGDs in both countries mentioned a focus on helping those who are worst-off during the lean period. Members in both countries emphasised the role of credit as well as other forms of mutual assistance:

The calabash helps us a lot in this period because the members have a grain bank that everyone brings their share to after the harvest. During the lean season, if a member needs to eat, they talk to the president; often to maintain anonymity and discretion, aid is brought to them at night. (FGDmem 19.10.18 S_Fissel)

Before, we women went so far as to sell our jewels to have food during the lean season, but since the calabash is here, we have not had to. (ibid.)

As we said, we buy millet and distribute it between us and even we offer it to non-members of the calabash, as a part of solidarity. All this shows the importance of the calabash. (FGDmem 20.10.18 S_Guittir)

Health and food are the main causes of debt of the population. For the members, these problems are more or less resolved because in general, we find the solution in the grouping. We can borrow money when we have difficulties. Collaboration between members and help from neighbours who are members is an important support. (FGDmem 15.10.18 M_Ambohijanaka)

e. Access to natural resources and land

Detailed evaluation question: To what extent have the female and male members of solidarity groups been able to secure their access to natural resources, in particular land?

Access to (and/or protection against loss of) natural resources, especially land, is key to rural livelihoods. Encroachment of outsiders onto the members' land or natural resources (land grabbing, mining expansion, water diversion) is seen as a risk that the target population is exposed to.

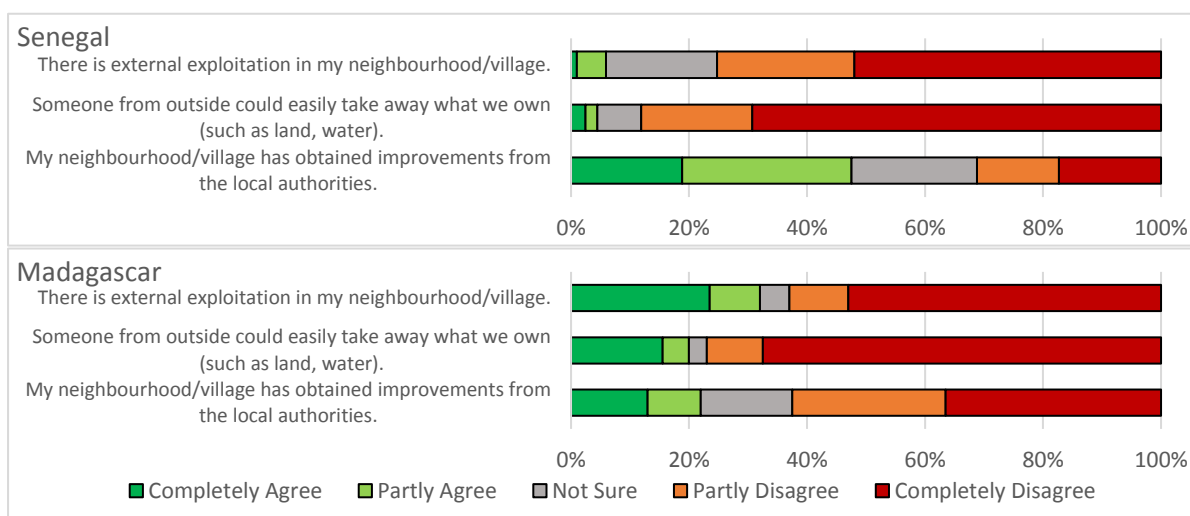
As highlighted in the descriptive statistics, most of the sampled SG members are engaged in agriculture in one way or another, and thus are dependent on land, water access and other natural resources. It was not deemed realistic to have a CS-style question about access to land or resources in the survey, however three "status" questions pertain to the question, the responses to which are shown in Figure 24:

- Surprisingly few SG members in Senegal see exploitation by outsiders or a risk of their resources being "grabbed". The relatively larger share of members seeing these problems in Madagascar might reflect the more delicate security situation in that country.
- A substantial share of members in Senegal (46%) and a smaller share in Madagascar (22%) say their community has obtained improvements from the local

authorities. However, these largely did not relate to natural resources (except water, in Senegal). This finding is discussed in more detail below under “Advocacy, lobbying and rights” (5.II.d., Table 17).

- It is unlikely that SGs themselves are influential enough for members to *gain* significantly improved access to natural resources through them; in particular land, which would usually have to be bought. The qualitative data and the survey also did not give clear indications that – through organising, lobbying and advocacy – SGs help *defend* communities against encroachment or resource grabbing. In this regard, the networks, into which many SGs are federated, may have a crucial role to play; however, this evaluation focused more strongly on an individual level of analysis, such that the networks largely remained beyond its scope.⁴²

Figure 24. Questions related to SG members’ access to natural resources



In terms of resources, all FGDs in Madagascar mentioned water supply (some in Senegal, too), both for irrigation and for household consumption, as a problem that they would like to address (or influence the authorities to address it). Yet they also clarified that they were usually not successful at resolving the problem. Some FGDs also mentioned a lack of land as hindering them from engaging in communal agricultural production, and none mentioned having been able to obtain land. Because access to natural resources generally entails advocacy and lobbying, the question is deepened in Section 5.II.d.

f. Resilience to disasters and emergencies

Detailed evaluation question: To what extent and on which dimensions have the members of solidarity groups enhanced their resilience towards natural disasters (including slow onset disasters) and other emergencies?

The SG programme aims to build members’ capacity to withstand emergencies that affect individuals or the entire group, considering in particular natural disasters and climate

⁴² The networks were neither mentioned in the evaluation TORs nor in the evaluation questions; however, in the inception workshop and pathway mapping process they were identified as important elements of Fastenopfer’s SG strategy, at least with regards to autonomisation and programme sustainability. With hindsight, the evaluation should have paid more attention to the network level. This is a shortcoming of the evaluation, and is recognised as such in Section 6.

change, by building a safety-net and a more cohesive community. The survey and FGD data indicate SG membership having a discernible albeit limited resilience-building effect.

- Members in both countries report a positive but relatively small change in terms of the capacity of their household to financially overcome crises and unforeseen events (Figure 25). The CS indicate a small-to-moderate attributable impact in Senegal (CS=16.9%) and a moderate attributable impact in Madagascar (CS=30.7%). FGD data and questionnaire responses made it clear that access to emergency loans are central to individual and collective coping strategies.
- A very low share of members in Senegal has money set aside for emergencies (22.5%) compared to 61.9% in Madagascar (Figure 26).
- Between 58 and 69% of members in both countries report that they can get money for proper medical care or borrow money or food when they need to. Given the overall conditions of poverty among the members, and bearing in mind the large attributable impact of the SGs on loan access (already established above), this finding is strongly encouraging regarding SGs' resilience-building effect at the level of personal emergencies.

These findings notwithstanding, the safety-net built from group assets and relationships of solidarity that individuals and groups can mobilise in times of crisis is likely to be tested by any shock whose magnitude exceeds the modest means of the members. Based on statements the in FDGs (below), the picture that emerges is that SGs provide can valuable mutual assistance in the case of disasters like cyclones. A majority of members is optimistic or at least agnostic about their ability to overcome natural disasters or crises and unforeseen events, which is encouraging. However, it is likely that the mutual assistance of the poor alone will be insufficient for overcoming slow-onset disasters or events of a catastrophic scale (such as a drought that affects all members' livelihoods at once).

Figure 25. Components of CS question about households' financial resilience (SG members)

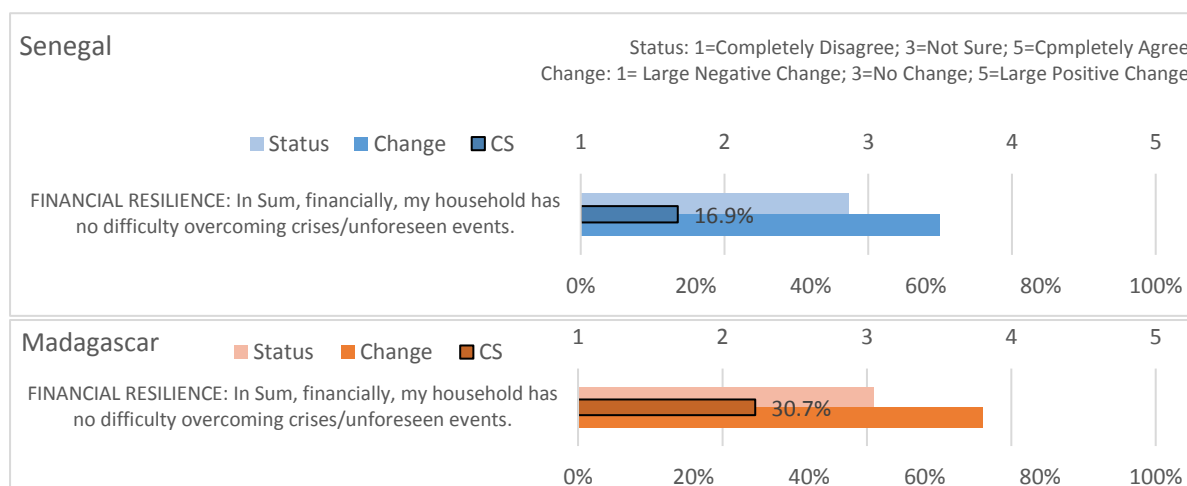
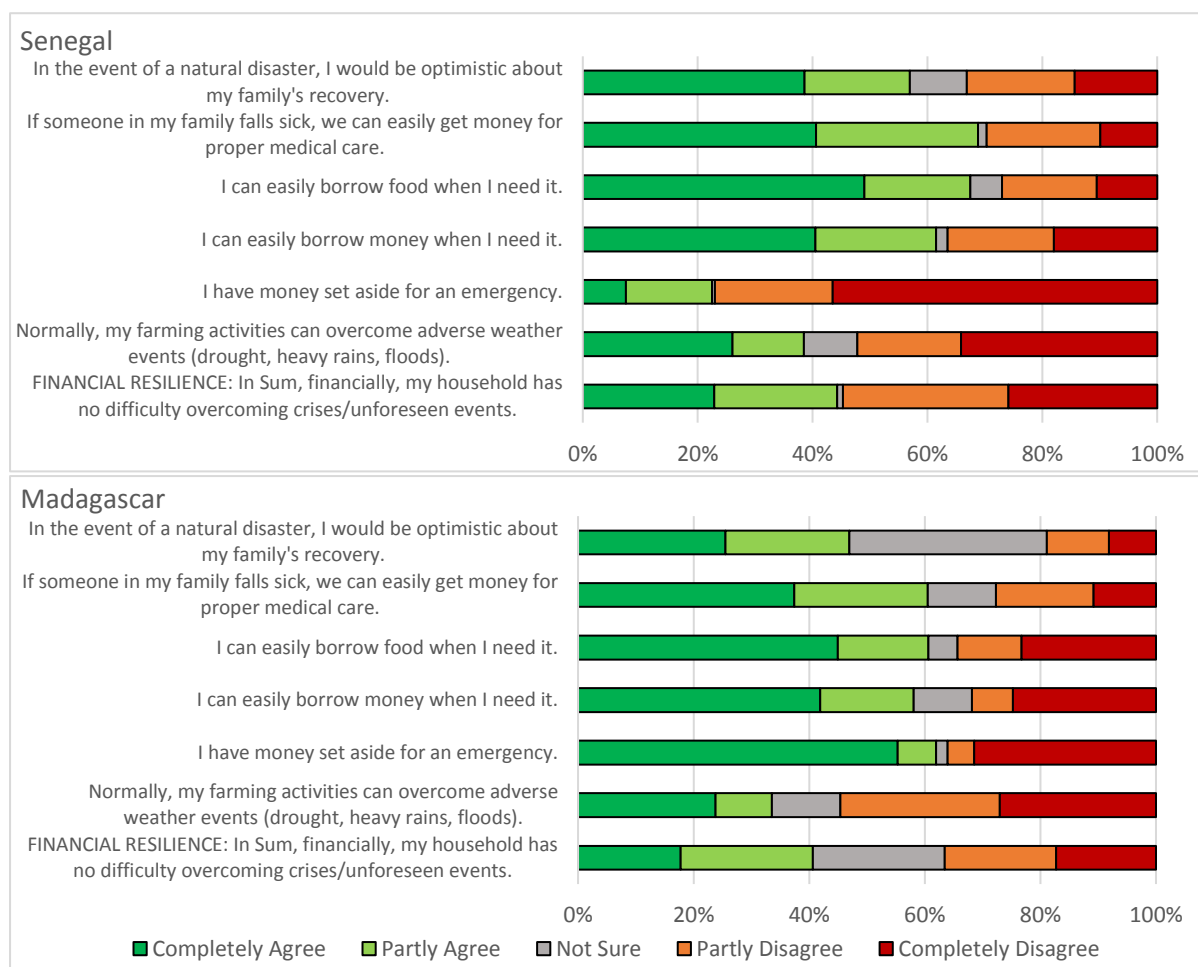


Figure 26. Questions related to SG members' resilience



In the FGDs, members were asked to recall the last natural disaster that had affected them, and reflect upon how SG members differed from non-members in terms of their ability to recover. In addition to the responses mentioned in Section 5.1.d. (covering basic needs), these statements highlighted that SGs facilitated acts of solidarity and assistance in the face of disasters, even including assistance to non-members (who were sometimes subsequently persuaded to become members), but also exposed some limits to the assistance that the groups can provide.

After the cyclone at the end of 2017, the damage to housing was rehabilitated by all members. There is collaboration among members and we have recovered more easily. The house of one of the members [where the FGD was being held] was destroyed and each member contributed to the reconstruction; some helped with the roof, the others with the walls. (FGDmem 22.10.18 M_Antetezambaro).

Not only would our group fund be used, but members help each other directly. Whereas, during disasters, non-members have problems and find no way out because everyone has the same difficulty. (FGDmem 15.10.18 M_Ambohijanaka)

In the 2017 end-of-year cyclone, it was seen that members had more means. Each member was able to face the crisis of this cyclone because one could take loans at the level of the group. Admittedly, the amount in our fund is not

large enough, but everyone's loans were able to address their basic needs. (FGDmem 23.10.18 M_Brickaville)

With the group fund, on the one hand, a member can borrow money when they suffer damage from natural disasters, and on the other hand, if the fund is too small and it is hard to give them loans, there are also individual opportunities for aid. So other members help the one with the largest losses individually or collectively, and without interest rates. (FGDmem 9.11.18 M_Analavory)

FGD participants in Senegal could generally not recall a natural disaster in recent years, during which the SG would have played a role. When prompted to consider a hypothetical one, responses varied:

I do not believe [it could help us overcome a natural disaster] because the calabash does not have the means or the funds to do it yet. (12.10.18 S_Ourour)

While our calabash has a large enough fund, I do not think it could help us in such cases [...] If someone needs a small amount to fix a problem, the calabash can help, but if it's sizable I do not think the calabash could help. (12.10.18 S_Ourour)

There was a serious fire in my community and calabash members organised in-kind aid for the victims: bags of millet, rice, clothes and more. Almost all the local calabashes helped them. (FGDmem 19.10.18 S_Fissel)

There is a clear difference between a member and a non-member, because as soon as I have an emergency, I can use the calabash while the other cannot. (FGDmem 10.10.18 S_Ndeukou Ndiagne)

FGDs with animators, similarly, mentioned many cases from SGs they had accompanied or knew about in which SGs had successfully helped members to overcome an emergency. These included both individual emergencies such as major health problems or fires as well as natural catastrophes and the annual “emergency” of *soudure*, the lean period.

The capacity to help depends on the available savings. If in the event of a cyclone, 10 members ask for help, they will decide the amount available. There are groups that know how to manage their savings better than others, so they have more ability to help. (FGDanim 27.10.18 M_Ifanadiana)

We animate the groups and motivate them to save as much as possible, especially savings in kind (a stock of agricultural products). We find that the groups having stored rice are able to easily handle cyclone periods. (FGDanim 05.11.18 M_Toamasina)

During the heavy rains of 2013-2014, the harvests went bad and there were calabashes that faced up to this. The members took the funds from the calabash to buy millet and redistribute it without credit. Another disaster was when the grain stores of a village burnt down, and the members got help from the calabash by sharing the money. (FGDanim 17.01.18 S_Sessene)

II. Community & individual-level empowerment

Main evaluation question: To what extent have the SG approaches contributed to enabling the target groups to shape their own lives and to trigger transformative processes at local and regional level?

a. Community-building

Detailed evaluation question: What are the main elements helping the female and male members of solidarity groups to enhance solidarity and to what extent has this contributed to more cohesive communities?

Creating more cohesive communities is seen as key to SGs building solidarity between members. In addition to inclusion of the most marginal (discussed above, 5.I.b.) creating a greater sense of equality is seen as essential. More cohesive communities would allow problems to be solved through discussion, group members to gain trust in one another, engage in shared activities to build community resources, and ultimately to develop a stronger and more positive group identity. The community-building question overlaps partly with the question (below, 5.II.d.) about engaging in advocacy, lobbying and rights-claiming. As understood here, community-building is more about the creation of an internally cohesive, solidaric and conflict-free community, while the other is more about outward-oriented capacity to advocate for change.

Agreement with statements about mutual assistance is generally fairly high, and higher in Senegal than in Madagascar (Figure 28). SG members have a strongly positive perception of the mutual assistance and solidaric behaviour among those living close to them and of the cohesion in their community. In terms of mutual assistance, as Figure 27 shows, in Senegal the SGs have a moderate-to-high attributable impact (37.2%) and in Madagascar a moderate impact (28%).

In order to rule out that some particular sub-groups, such as less-poor members, benefit more from solidarity and community cohesion, we performed a regression analysis for poverty, education level, duration of membership and gender; the results are reported in Annex 10.II. There are fairly few effects of substantial magnitude and statistical significance – a good sign, indicating that impacts are spread evenly across the target groups, rather than accruing to particular subgroups. The findings show:

- Poorer members in Senegal are *less* likely to say that only the better-off people can join SGs or that only the better-off can become office holders; in Madagascar there is no effect of poverty status. Hence, membership and leadership appear to not be (negatively) affected by poverty status in either country.
- Duration of membership appears to have a small and not always significant effect, but the variable is directionally consistent; and in both countries larger, often significant, positive effects outweigh other small and insignificant ones. Hence, longer-term members are slightly more likely to find that SGs create solidarity and community cohesion – an indication that the process does indeed play out over time.
- Several strongly significant coefficients for gender in Senegal may suggest that women see community-building more strongly occurring than men; however, the direction of effects is not consistent and the results are likely to have been distorted by there being few men in the sample. The effects do not hold for Madagascar.

Figure 27. Components of CS question about mutual assistance (SG members)

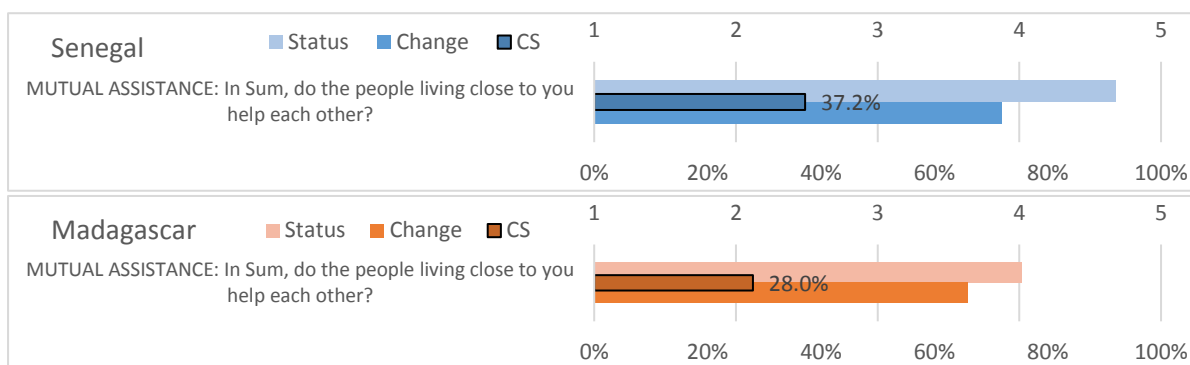
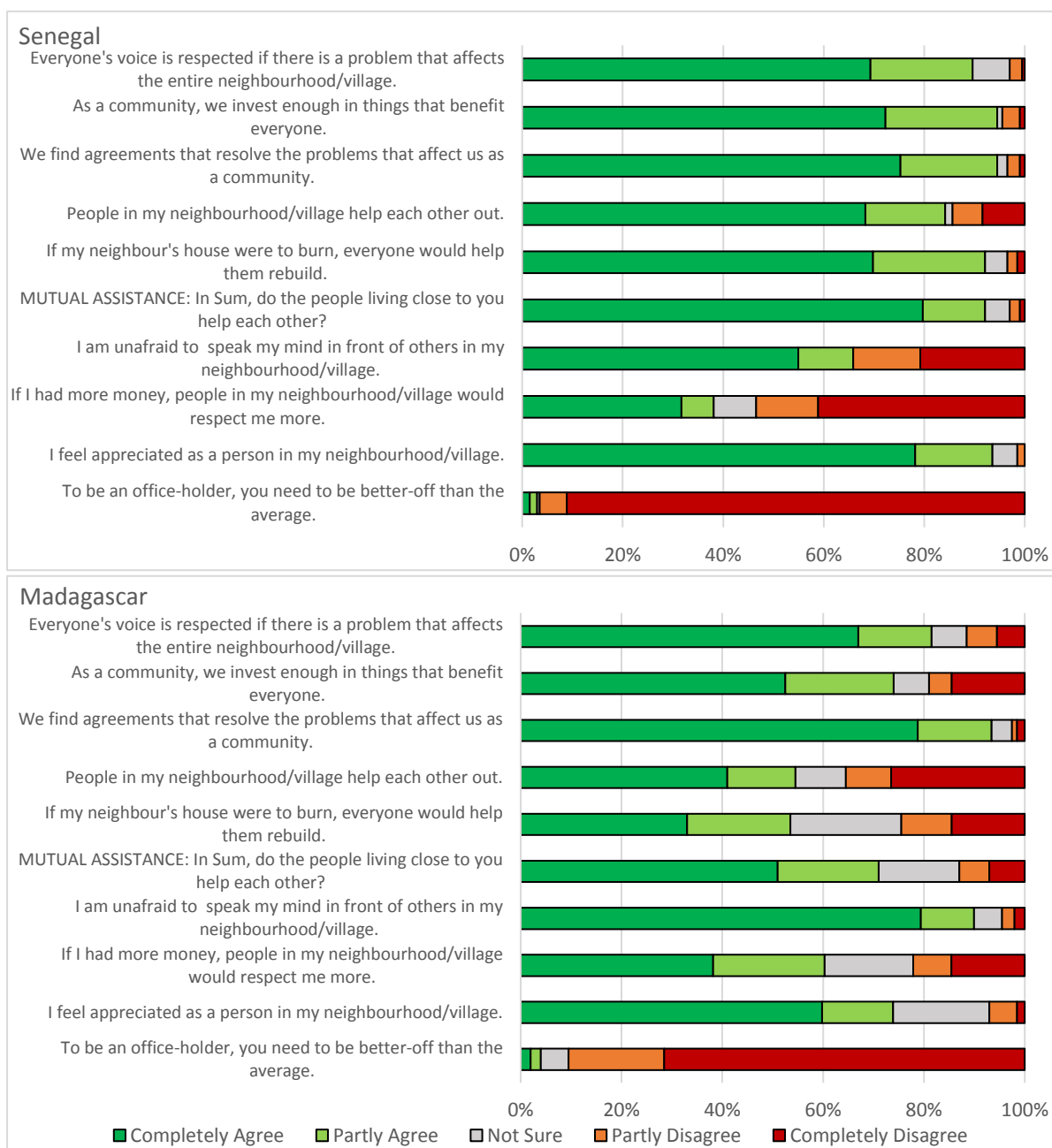


Figure 28. Questions related to cohesive communities (SG members responses)



As seen in Figure 28, SG members notably do not always perceive their communities as very equal; a large share of respondents in both countries agree that having more money would raise their standing in the community (38% in Senegal, 60% in Madagascar). However, while their neighbourhoods and villages may not be very equal or solidaric places, the SGs themselves appear to offer a space characterised by greater equality. As was seen above (in section 4.III.b.), SG members in Senegal ranked *feeling equal in the community* as the SG's third-most important effect (only 7th in Madagascar). Moreover, as members' responses show clearly in both countries, to be an office-holder one does not have to be better-off than others (Figure 28). SGs, with their *règlements* that strongly emphasise equality, inclusion and solidarity are evidently effective at creating spaces characterised by greater equality and more mutualistic/solidaric modes of action. As some FGDs show, members also sometimes manage to extend these modes of action beyond the boundaries of the group.

When FGDs discussed what the most important effect of the SGs was, many members referenced the groups' material benefits, such as interest-free loan access. However, examples of mutual assistance and solidarity were also fairly commonly given.

[The most important thing is] solidarity and trust between members. The members get to have more, having more regular meetings and gatherings rather than only on festive occasions. (FGDmem 23.10.18 M_Brickaville)

It's solidarity, because with the calabash we are much closer together. (FGDmem 10.10.18 S_Femboul)

The calabash member can look after their child, buy the child's school supplies, or feed themselves with the calabash, while a non-calabash person cannot benefit from it and does not have the access to money when needed. The calabash is important to the extent that it helps even non-members: for example, recently we helped a non-calabash woman pay for her child's operation. (FGDmem 14.10.18 S_Sandiara)

At the community level, we see the difference because members can tolerate the faults or defects of neighbours, unlike non-members. (FGDmem 22.10.18 M_Antetezambaro)

b. Psychosocial approaches and impacts

Evaluation question: Where in the various SG approaches do psychosocial aspects play a strategic role and what are the major effects on individual and collective level? How are conflicts dealt with?

This question is as much about assessing the psychosocial impacts as about exploring to what extent psychosocial impacts are a component or area of emphasis in the SG programmes' praxis. The way in which we tried to encapsulate the complex issues around psychosocial well-being was through via CS question that asked about respondents' sense of personal autonomy/freedom and four "status" questions relating to personal empowerment and sense of worth.

For the CS question, when asked about being free to take decisions regarding their life without having to ask permission, SG members in Senegal reported only a very small change in their personal freedom (Figure 29); there is only a small attributable impact

(CS=7.7%). In Madagascar, the change is larger, but still the attributable impact is only moderate (CS=23.4%).⁴³

The picture is mixed for the status questions (Figure 30). On the question about personal freedom, a high share of respondents stated that they cannot take decisions about their life without having to ask permission, and the share is higher in the Senegalese (women-dominated) SG programme. As shown in the statistical Annex 8.III., the gender of respondents did not seem to affect the response.

Figure 29. Components of CS question about personal freedom (SG members)

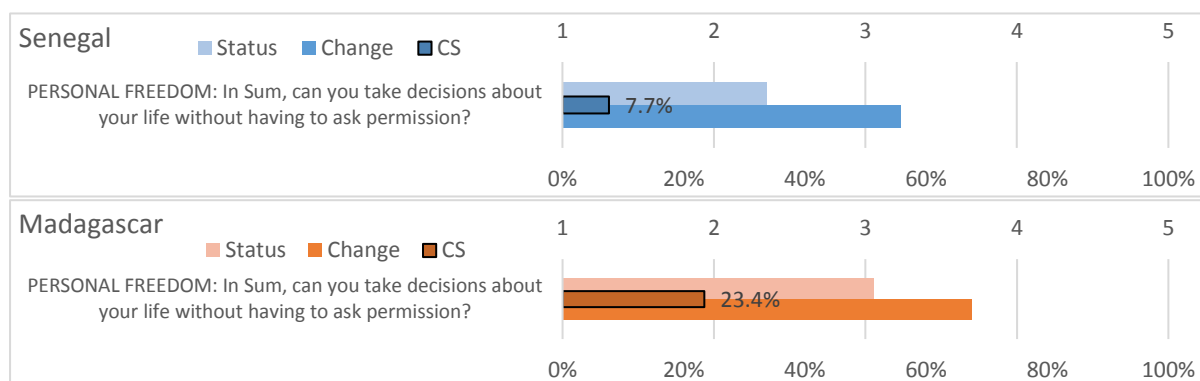
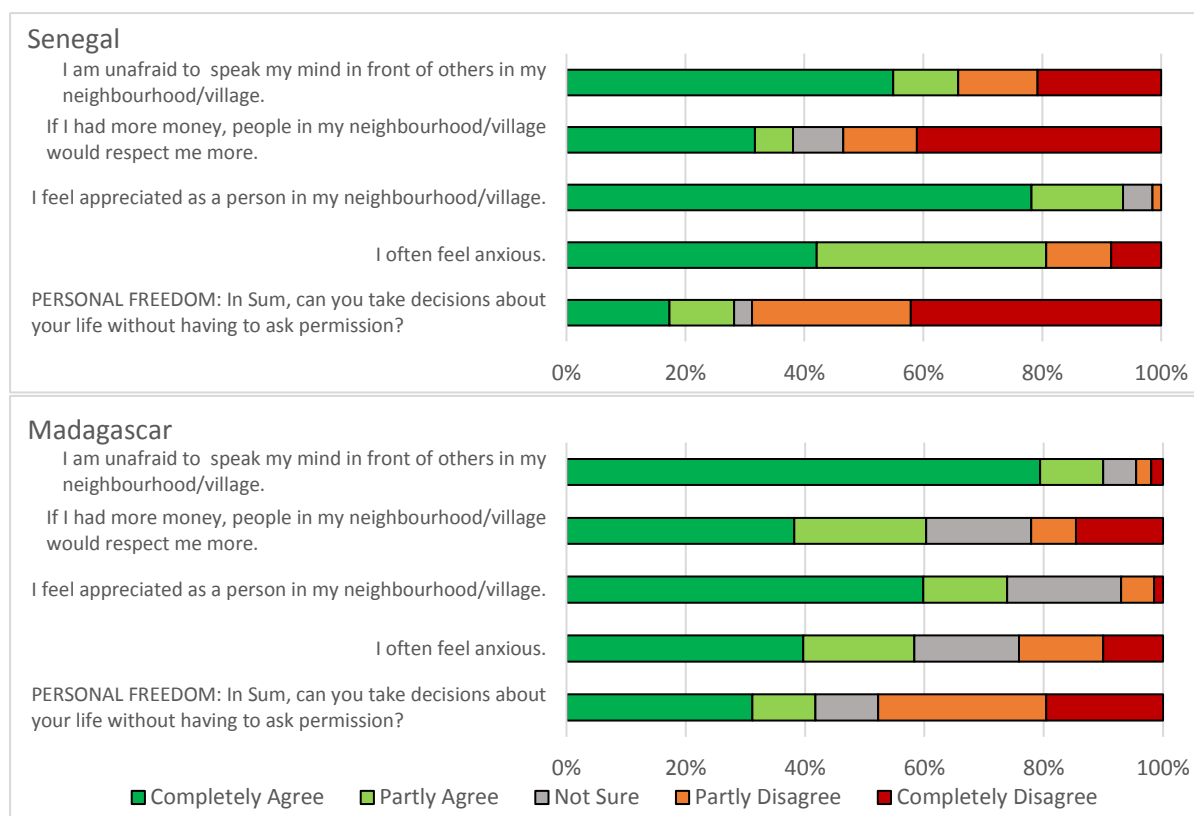


Figure 30. Questions relating to personal empowerment and sense of worth (SG members)



43 The term “personal freedom” was not widely in the survey, and the question about “taking decisions without having to ask permission” was phrased as openly as possible. Still, as a shorthands for the complex idea of control over destiny, the formulations may still reflect Western and/or potentially gender-biased conceptions of psychosocial wellbeing.

The strongest evidence for positive psychosocial impacts comes from animators' anecdotes, observations and impact stories, which they conveyed in FGDs. They animators attested that on multiple occasions, members' psychological and social situation dramatically improved thanks to the SG's activities. This evidence should not be discounted.

SG members no longer need significant awareness when there is something to do in the village unlike non-members. It is easy for them to carry out projects. With the creation of the group, in a village the population becomes calmer and less anxious. The facilitators say it's because of their outreach work. They are very proud of it. The example is on land conflicts. Sharing among heirs is now easier than when it was conducted through the land registry. (FGDanim 11.10.18 M_Tananarive)

We are seeing a change in mentalities. At the beginning of the animations and sensitization, few people speak. But once this step is over, many people participate. (FGDanim 5.11.18 M_Toamasina)

In my view, the periodic meetings of members help them regulate psychosocial issues, because women can discuss daily problems, sing and dance at the meetings. These meetings allow them to alleviate their daily stress. (FGDanim 17.01.18 S_Sessene)

For me, the building of confidence is real. Some members do not have confidence in themselves; they have problems. The calabash regulates all this by the competence of its animators. For example, there was a poor woman who was marginalized. Now thanks to the team this woman has set up a calabash, which allowed her to have confidence in herself and she even participated in a documentary on family management. The team really promoted this woman and she has grown a lot. She runs her own activities and feels proud now. (ibid.)

I think people are more at ease now than before thanks to the calabashes. We have discovered during our initial visits people who went 3 years without a field of millet or peanuts because they had nothing for seeds, but thanks to the calabashes now they are growing them again. The collective granary stock of the calabash is now more than 5 tons of cereals. (FGDanim 17.10.18 S_Fissel)

When the question of *how* the programme targets psychosocial impacts was discussed in FGDs with animators, they generally gave no indication of being aware that the SG programmes explicitly target or seek to address psychosocial impacts, and often did not appear to understand the question fully. As the animators' FGDs showed, the SG programmes in Senegal and Madagascar do not appear to explicitly pursue psychosocial impacts through particular techniques or have strategic approaches for psychosocial improvement.

This was also underscored in the responses given by both of the country programme coordinators in final interviews at the end of the evaluation, which indicated that the main ways in which the SGs might be expected to drive psychosocial impacts would be as a result of other, more proximate, impacts (as also indicated by the theory of change). However, the Senegal coordinator mentioned one interesting aspect of the programme in Senegal: the involvement of "religious men" in the program, whereby imams and priests are regularly invited to give lectures to SGs or preach in mosques and churches about the value of solidarity, to underscore the coherence of the programme with religious teachings; an element that clearly could support the SGs and their members psychosocially by alleviating

any sense of tension between the SGs' values and "traditional" values. The Madagascar also coordinator made reference to work that Fastenopfer had done in 2016 with an expert, Prof. David Becker, to integrate psychosocial considerations with a "do no harm" approach.

To explicitly aim to create members' psychosocial wellbeing would indeed be an ambitious and potentially unrealistic target for an SG programme. However, there is no doubt that the inclusion- and community-building, conflict-reducing, basic needs-covering, resilience-building effects of SGs, seen above – and perhaps other ones, such as friendship and familiarity, which not considered in this evaluation – can contribute to more positive social lives psychological empowerment, and reduced anxiety.

c. **Gender empowerment and equity**

Detailed evaluation question: How and to what extent have the SG approaches enhanced gender empowerment and equity? What are the most promising approaches and methodologies? What effect does the gender composition of groups have on results and perceptions?

Gender empowerment and gender equity are seen as important desired outcomes of the SG programmes. However, it is unclear in what ways the SG programmes strategically seek to create these outcomes. In the theory of change development process it became less clear than for many other intended impacts what channels could lead to greater gender empowerment and equity.

In Senegal, where 86% of calabash members are women, the programme undertakes a variety of measures to promote women's empowerment and decision-making power, including sensitisation via sketches, meetings and exchange visits. At the same time, the programme seeks to convince more men to participate in the SGs. The Madagascar programme collects data on the share of female presidents (22% in December 2016) but has not yet taken active measures to enhance it; from 2019 onward, the partner organisations in Madagascar plan to take steps such as gender training for animators, promoting the alternation of group presidency between men and women, and animator recruitment policies that favour women.

- Members in Madagascar reported a greater positive change in terms of gender equality – assuming them to have considered a move toward greater equality as an improvement –, and consequently the CS (27.0%) is higher, indicating moderate attributable impact (Figure 31). The CS (20.4%) in Senegal for gender equality indicates a smaller but still moderate attributable impact, albeit within the context of a more problematic current status.
- In Senegal, where most SG members are women, few members see positive discrimination towards men in joining SGs (Figure 32). By implication (and as numerous statements in FGDs indicate), men often decline to join. In Madagascar, members' responses suggest that it is generally easier for men to join an SG (whether this is fact or a perception remains uncertain).
- SG members differ strongly in their perceptions of the status of gender equality indicators (Figure 32), with clear cultural differences between the two countries. In Senegal, the majority of members – and most are women – disagree with the statement that men and women have equal rights and opportunities, or have the same household decision-making power, and even that men and women *should* have the same power. In Madagascar, most members agree with all of these statements. The FGDs (below) support these divergent survey findings.

Figure 31. Components of CS question about gender equality (SG members)

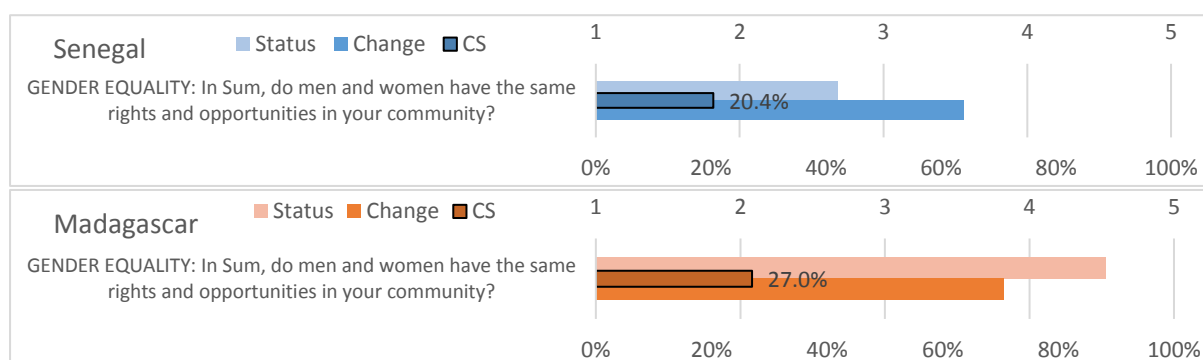
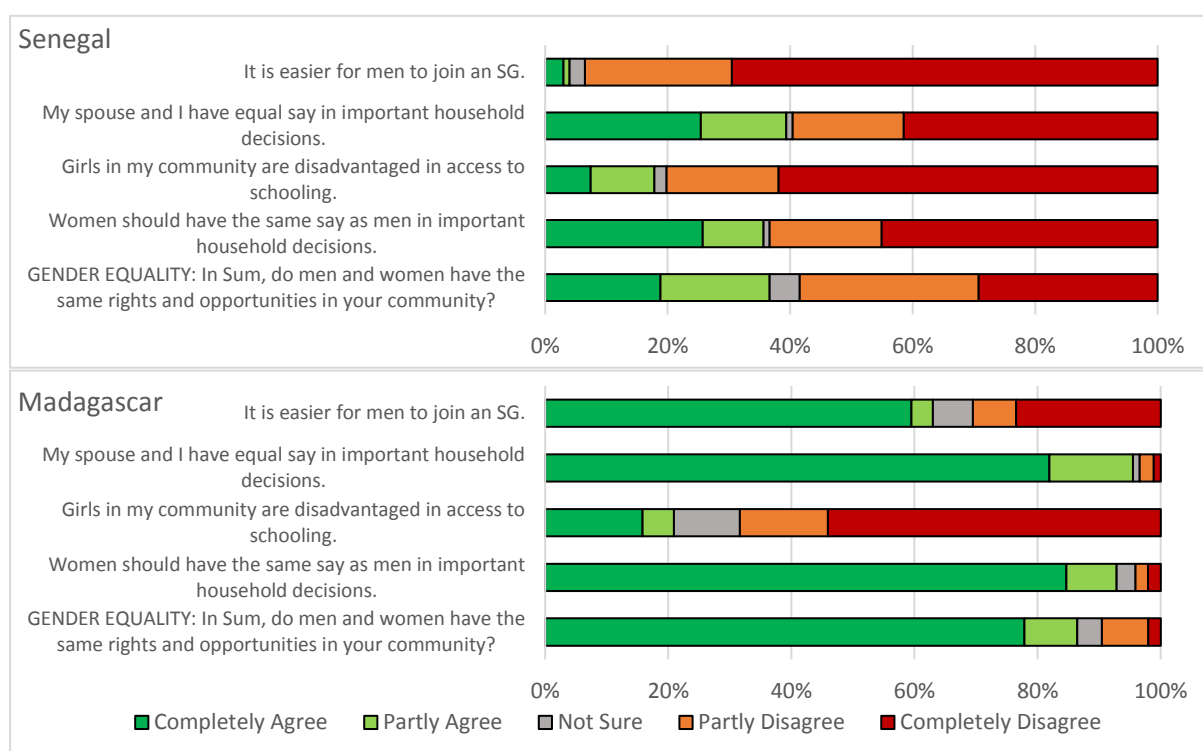


Figure 32. Questions relating to gender equity (SG members)



A gender-disaggregated analysis of SG members’ responses to all “status” questions (the results of are presented in the statistical annex, Annex 10.III.) reveals numerous significant differences between women and men in terms of amount of agreement with these questions/statements. In Senegal, the strongest differences – most significant and largest coefficients – fall into three topical areas: community resources & mutual aid, group financial assistance, and economic well-being & resilience. In all of these areas, women’s responses are significantly more positive than men’s (though the caveat applies that responses in Senegal might may distorted by the small number of men). The coefficients are largest where SG membership is likeliest to have an immediate impact, such as being able to borrow food or money, having access to emergency funds, and ability to financially overcome crises. Although these correlations on their own do not establish causation (*viz.* differential impact, or even gender empowerment), they do imply that women in Senegal enjoy greater access to certain modes of assistance and mutual aid which often come with SG membership.

In Madagascar, the gendered differences are more diffuse and the results do not show a clearly interpretable pattern. We find smaller coefficients, and fewer significant ones; most of the significant ones are negative. One finding, however, is clear and unsurprising, also in light of the qualitative data (discussed next): women are significantly less likely to say that, in their community, men and women have the same rights and opportunities.

Cultural factors clearly play a profound role in shaping membership and the division of roles within the SGs, as the FGDs show in greater depth.

In Senegal, one insight is that the calabashes are often associated with “feminine” roles of care and community work, and members apparently find it difficult to convince men to join. One female member even went so far as to say: “When you mention calabashes in this area, everyone thinks of women, because of the name [presumably: their reputation], and that is why although there are men in the calabashes, many will not join” (FGD 19.10.18 S_Fissel). Men’s absence was often explained from their not having enough time or not “believing” in the SGs.

We would not prevent it; if men want to participate, they can come. However, our men have no time. Culturally, they do not agree with being in groups with women, and they diminish the groups of women. Also, most of our men are not yet aware of the usefulness of the calabash. [Would you agree if men want to participate in your calabashes just like women?] Of course it would not bother us; we would be very happy because it will make the calabash work better and mobilise more funds. But most of our men do not have the time. (FGDmem 14.10.18 S_Sandiara)

We open the door to all men really. We ask for your support to get more people to join. (FGDmem 10.10.18 S_Ndeukou Ndiagne)

Responses in one animators’ FGD in Senegal supported this view: “The calabash is there for everyone, it’s the men who do not want to integrate; calabashes were more mixed at first but as time went on, the men left because of lack of time” (FGDanim 17.10.18 S_Fissel). However, animators in other FGDs placed the “blame” on both sides:

Women often tend to think that men will only bring them problems if they incorporate calabashes because they are generally better equipped and more trained in terms of leadership. Hence the need for us to strengthen leadership training and women’s management capacity. (FGDanim 11.10.18 S_Kaolack)

For me, it is not men who do not want to be members, it is women who are a bit difficult. This difficulty is historical, I remember in Niomane, I had installed a calabash where there were men and women on the first day, but in the end the women excluded the men because they do not have confidence in them. It is a problem of trust that arises between men and women. In my opinion, it is a problem of culture and time. In general, in some societies, men do not mix with women. Men also do not have time to attend weekly appointments; sometimes they are interested but time does not allow them to be present. It is not because they reject the ideology of calabashes but rather social constraints or time. Men also say that the money raised is not enough to meet their financial needs. Nevertheless, there are calabashes where there are only men, but the management of these calabashes and their activities differ from the calabashes of women. Mixed calabashes are very rare and difficult to manage due to lack of trust. (FGDanim 17.01.18 S_Sessene)

A complementary interpretation to these explanations of exclusion or self-exclusion would be to see SGs in Senegal as having an empowering effect for women precisely because they create a space in which women can develop agency, without the intervention of men, and into which women can invite men when they see it as appropriate. Some statements from FGDs with animators also support this view.

The calabashes have freed women on many problems, now they can do many things without their husbands. An example: the day before yesterday a child fell from the stairs while his father was away; they took 20 000 FCFA from the calabash to treat it. (FGDanim 10.10.18 S_Mekhe)

There is also evidence of some “positive” gender stereotyping in Senegal, as members say women are more likely to join because they are more “dynamic” or “engaged”. Many women say the men are “proud” of what the women do in the calabash, notwithstanding the limits posed by entrenched gender roles in Senegalese society.

Men enjoy the benefits of the calabash through their wives who are members. When they are sick or do not have enough to cover expenses, they ask their wives to get help from the calabash. So I believe they have a positive perception of us. (FGDmem 19.10.18 S_Fissel)

Even if we had billions and our husbands had nothing, we could not have the same rights and duties as they do. In this respect, the calabash changes nothing. (FGDmem 12.10.18 S_Ourour)

In Madagascar, SG members generally did not acknowledge gender as playing a role in the SGs, or the genders being unequal. However, women were noticeably less likely than men to speak when asked about gender relations.

Certainly, some groups are only made up of men, and that is a coincidence. It's the same for women. Moreover, the women's SG was created following the success of the men's. If one group needs advice, the other group can provide support. (FGDmem 27.10.18 M_Ifanadiana)

Holding office in an SG has nothing to do with gender. All of this comes from the fact that the members consider that the joint decision is achieved only through the equality of the sexes. [A man mentions:] A Malagasy saying is: "ny akoho no maty dia eran'ny mpivady", literally: "the two spouses decide by mutual agreement to kill a chicken for the household to eat". (FGDmem 9.11.18 M_Analavory)

There is no gender difference inside the SGs! [But: the consultant interjects, the women are not saying much on this topic – the consultant notes that the members affirm that women and men have the same rights, duties and the same obligations in the group.] As proof, look, the president is a man and the vice president is a woman. (FGDmem 22.10.18 M_Antetezambaro)

In Madagascar, an SG member (in an all-women FGD) mentioned that men were too impatient to see benefits from longer-term engagement in SGs, leading to women being more engaged (FGDmem 23.10.18 M_Brickaville).

Animators' FGDs reveal the presence and impact of deeply culturally embedded biases regarding women. In Madagascar, they report that men are more respected, women are not supposed to speak before men do, and men are usually made president even where women are the majority; still, women are often the more active and “dynamic” members. Efforts at change are hindered by these cultural factors.

After integrating the SGs, women start coming more often with good ideas and show that they can speak easily. Many women take on responsibilities within the SG, such as becoming president of a mixed SG. (FGDanim 05.11.18 M_Brickaville)

Women get training for their participation; the results depend on the sex of the facilitator and, in general, the female animators have more impact. [...] Changes in mentality are taking place within the membership. For example, women can now attend meetings, something that was impossible before. (FGDanim 27.10.18 M_lfanadiana)

It's hard to change these ideas/mores even by teaching people that you can do otherwise during animations. The changes are still taking place little by little. (FGDanim 05.11.18 M_Toamasina)

d. Advocacy, lobbying and rights

Detailed evaluation question: In which fields and in which form are Advocacy and Lobbying activities being undertaken effectively by the solidarity groups in order to successfully claim their rights and secure access to amenities/ services? To which extent are the solidarity groups seen as relevant by actors such as government officials, schools or NGOs?

The accompaniment and encouragement of groups to work with (usually *with*, however potentially also at times in opposition to) local authorities and power-holders to secure provisions and claim rights is one of the defining features of the SG programme that differentiates it from more narrowly conceived savings groups programmes; especially at the network, rather than group, level. Co-development of the programme theory of change led to the recognition that the process whereby SGs became engaged in advocacy, lobbying and claiming of rights had to consist of two steps: (1) politicisation, meaning the belief in being able to change things (awareness of rights and options to act) plus the organisation of the community to act (finding a collective voice); (2) political action, meaning to exert political influence such that SGs or communities (successfully) claim rights and lobby/advocate for their own interests.

- In both countries, SG members strongly agreed that their community speaks with one voice, but agreed less strongly that people believe that they can change the socio-economic situation (Figure 33).
- Members' responses in Senegal suggest a moderate attributable impact of the SGs on people's belief in being able to change things (CS=30.3%), and a smaller attributable impact on their community speaking with one voice (CS=19.6%). In Madagascar, the inverse is found: a moderate attributable impact of SGs on belief in being able to change things (CS=22.8%) and a larger (but still moderate) impact on the community speaking with one voice (CS=30.5%).
- In both countries, the attributable impact of SGs on local politics is small (CS Senegal =7.7%, Madagascar=8.4%).

The CS thus suggest that the SG programme in both countries is reasonably successful at what we refer to as 'politicisation': awareness creation among the members which builds the desire (or belief) to change things, and organisation of the community to act.

However, this apparently does not mean that action is often successful in practice. As the "status" questions (Figure 34) show, "The local authorities listen to us" is not true for most members, and few members claim that they (or their community have obtained improvements from the local authorities.

Figure 33. Components of CS questions related to advocacy, lobbying and rights (SG members)

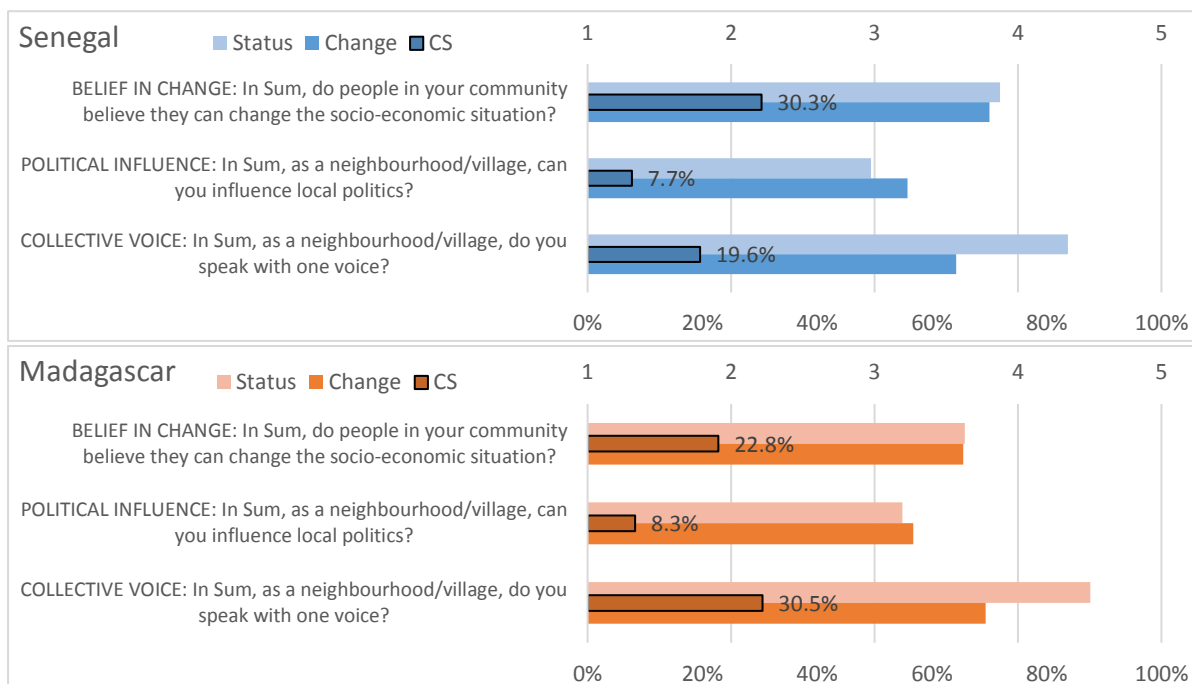


Figure 34. Questions relating to advocacy, lobbying and rights (SG members)

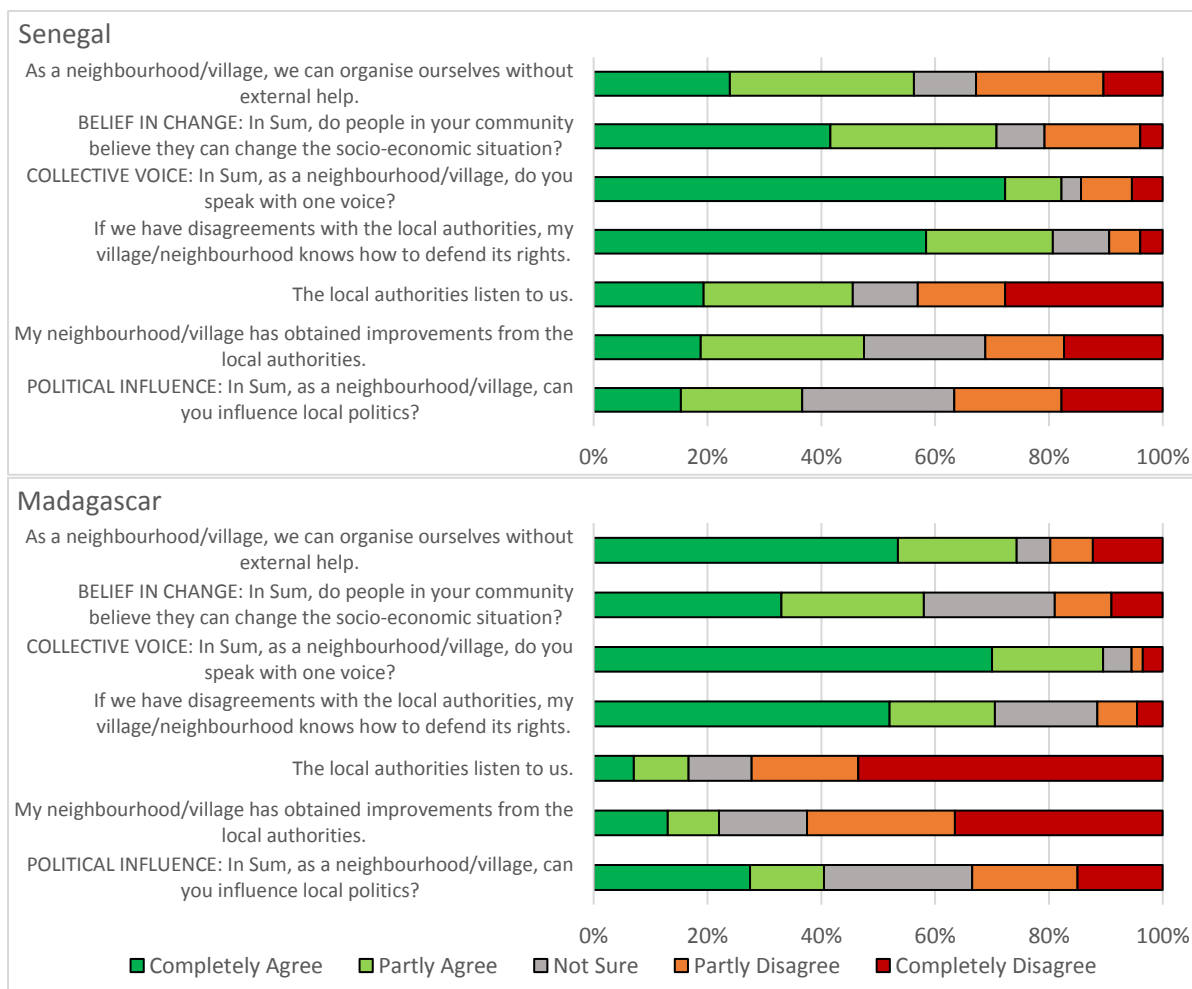


Table 17 shows the responses of those members who said that they had obtained improvements from the local authorities. It shows that these largely relate to public infrastructures, above all schooling. Members are more likely to gain improvements in terms of water and electric power in Senegal, and transportation or agricultural assistance in Madagascar. Note, these improvements did not necessarily reflect successes of the SG at lobbying, and could have been obtained by other channels of influence, or simply been granted by the authorities.

Table 17. What improvements have you obtained from the local authorities?

	Senegal				Madagascar			
	members		control		members		control	
Agricultural assistance	8	5%	5	12%	5	9%	1	7%
Electric power	25	16%	8	19%	-	-	-	-
Grant/emergency aid	5	3%	-	-	1	2%	-	-
Grain bank	5	3%	-	-	-	-	-	-
Health service	14	9%	7	17%	5	9%	-	-
Livelihood assistance	3	2%	-	-	-	-	-	-
Religious building	4	3%	1	2%	-	-	-	-
Retail infrastructure	-	-	-	-	2	4%	1	7%
Sanitation (incl. waste collection)	5	3%	-	-	5	9%	2	13%
School building/access	33	22%	9	21%	13	25%	3	20%
Transportation (e.g. road)	1	1%	1	2%	9	17%	5	33%
Water access	43	28%	10	24%	4	8%	3	20%
Other/unclear	7	5%	1	2%	9	17%	-	-
Total	153	100%	42	100%	53	100%	15	100%

Note: this was an open-response question, the responses to which were coded and categorised during data analysis. Up to 3 responses per respondent were possible. "Livelihood assistance" refers to inputs for work. "Retail infrastructure" collects three responses that said "market/s".

FGDs explicitly asked members about their desire to create changes and the limits or constraints that they encountered. Members in both countries were less likely to mention demands made on authorities and more likely to mention self-help or self-financed (prospective) solutions; this was particularly true for Madagascar, where confidence in government in general is lower. However, a small number of mentions of expectations of being able to gain external assistance or of successfully having lobbied in the past were also made, in Senegal.

The capacity of the calabash is not enough to satisfy all our needs. The problems of water, education of children are very important in our village but the calabash does not have the means to solve all this. (FGDmem 20.10.18 S_Guittir)

A community health centre would do us good. [Can the calabash manage to get one?] Yes, I think that in a few years the calabash will be able to build a health centre. The calabash would raise money from the authorities. (FGDmem 10.10.18 S_Femboul)

In our locality we already have a convention and we continue to fight against poverty but aspire to have a school and a kindergarten because our children have to go 2km to get there. (FGDmem 13.10.18 S_Niomar).

The school we have is an illustration of the pressure we can exert on politicians. Awareness meetings are often held between other organizations. [What can the calabash manage to in the next few years?] Really we want a community health centre, electricity, and activities to limit the emigration of our children. [...] I think that we have influence because sometimes make pleas and it is thanks to this that a school was set up. We even have collaborators in Ndande Town Hall. (ibid.)

We often see people who have great project ideas but the funds we have at calabash level cannot fund them. So we need the support of donors and partners. (FGDmem 11.10.18 S_Kaolack)

What we want to change: we want more community work projects to improve the village, to apply for a college [middle school] because students still have to go to Tamatave or Antetезambaro after primary school, and to get water supply for the population and connections to electricity. For the moment, the SG cannot realize these projects but intends to speak with the competent authorities. (FGDmem 22.10.18 Antetезambaro)

We really need water supply, for irrigation and household consumption. [...] And we would like to increase income generating activities. We have a market gardening project growing peas, but the problem of irrigation remains the blockage. For these cases, the grouping does not yet have the power to solve the problem, but these projects can be realized if the group manages to collect or to find the necessary financial means. That's why we continue with our periodic contributions. (FGDmem 15.10.18 M_Ambohijanaka)

One of the questions asked in interviews with key informants, several of whom were authority figures or involved in local politics, was whether they knew of actions undertaken by the SGs to claim rights or resources. Some interviewees (in Senegal) indicated an awareness and recognition of the SGs as political actors and community representatives. While these statements showcase the roadblocks that political action can encounter, they also suggest that, when the conditions are right SGs, can effectively function as legitimate political actors and community representatives.

[The president of a calabash network said:] Our mayor, he now pays a lot of attention to our calabashes; at first he did not understand, but one day my animator and I gave him a presentation. After that he recognised that we can work for him, and since then he supports us, encourages us. Village leaders and imams alike, they celebrate our work and are present in all our meetings. [Interviewer asks: What about the administrative authorities?] They are very happy with this initiative, really, the sub-prefect is newly appointed but the previous one saw a lot of value in the calabashes. He even wrote a report on the calabashes to his superiors and put us in touch with the newly appointed one. The latter made commitments to support us, as well as his deputy. [Have you undertaken activities to access rights such as land, seeds, etc.?] Yes we have, even for access to land, but unfortunately there is not enough; land is very scarce in our town. But we continue to make requests. [...] We went to the sub-prefect because we do not understand why some organizations have seeds but we do not get the same benefits. (KII S4: Network president)

[The director of a local school said:] Yes, they have undertaken these kinds of actions. Recently at the town hall, we organised a discussion for a calabash, that of Mbokho Doff, who had made a request for deliberation to obtain land to

make it a collective field. This is a very important action because it allows them to do market gardening during the winter season. ASDES [Fastenopfer's partner organisation] even took steps to enable calabashes to obtain arable land for their collective fields. The mayor is also willing to support the calabashes on this project. [...] I live in a village where there is a calabash that helps people to solve their problems without troubling the authorities. You know, when you are an official in a village, many want to see you whenever they have difficulties, but with the advent of the calabashes this has tended to diminish. When there is a problem in the village, the first thoughts will turn to the calabash. (KII S6: School director)

The mayor of a town (Ndiagianiao) also expressed awareness of the SGs acting as community representatives, and expressed interest in the results of this evaluation in order to learn more about them (KII S7: Mayor).

III. Programme design

Main evaluation question: Which elements (concepts, methodologies, tools, settings etc.) have been instrumental in the Country Programmes to achieving changes? And which of these elements are common in all Country Programmes?

a. Commonalities and differences

Detailed evaluation question: Which are the basic principles, methodologies and tools in common in the two Country Programmes and where are the main differences in that regard? Which ones of them are most promising to implement in other contexts?

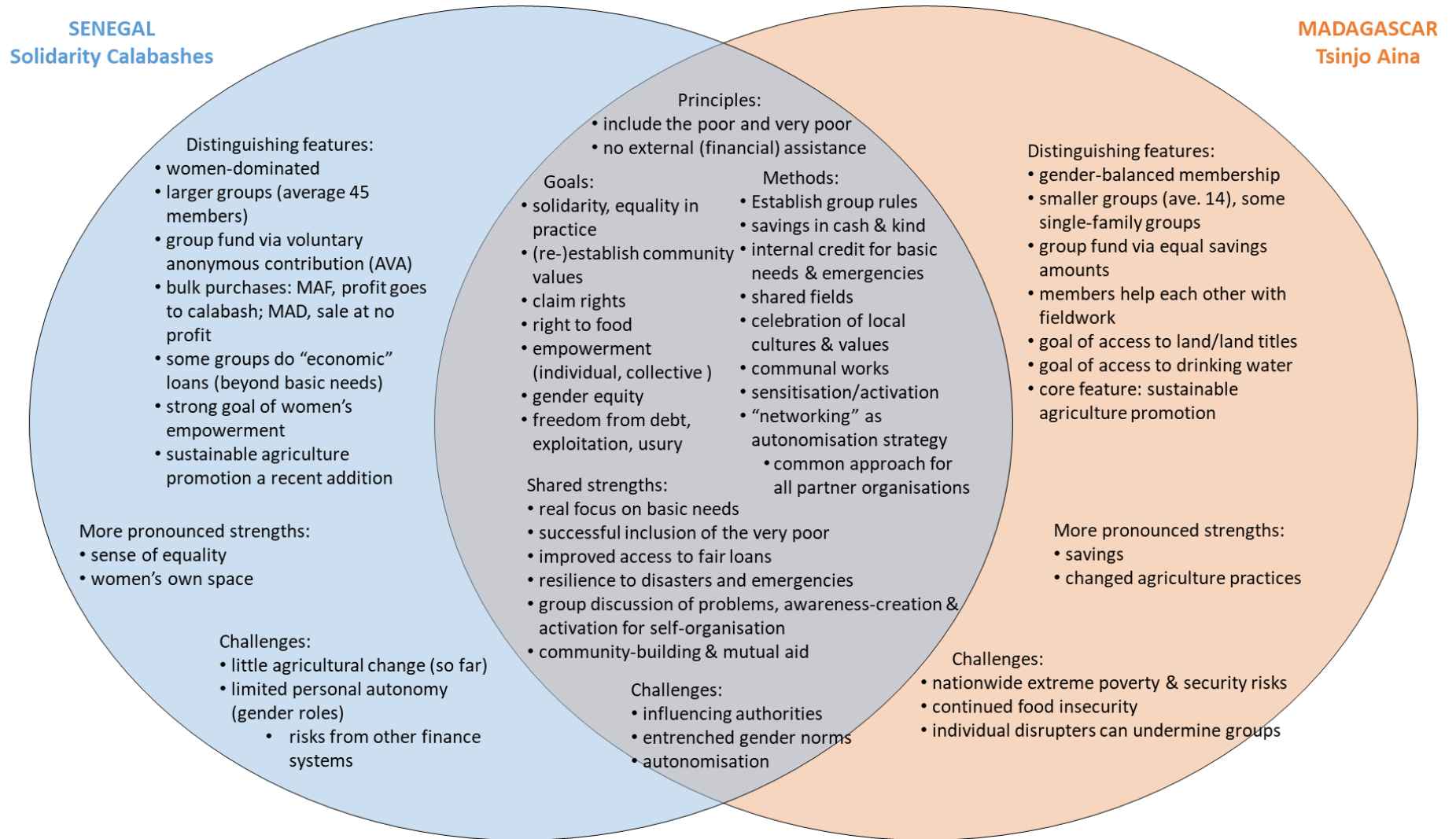
As was recognised at the outset of the evaluation, the SG programmes in Madagascar and Senegal (as well as India) are 'similar but different', as can be seen summarised in Figure 35. This sub-section summarises the key commonalities and differences, most of which have already been mentioned at different points throughout this report.

The programmes share two core principles and a number of goals and methodologies (as shown at the top-centre of Figure 35). The core principles are to support groups with modalities that involve "no external (financial) assistance" (to discourage dependency and build agency), and to work with the poor and very poor (the most vulnerable).

The goals that are shared by the programmes are to build solidarity and equality in practice, to (re-)establish community values, to enable members to claim rights (such as access to resources and land), to fulfil members' right to food, to foster their individual and collective empowerment, to promote gender equity, and to free their members from debt, usury and other forms of exploitation.

A number of methods are used by both programmes in pursuit of these goals: initially, group rules that reflect the programme's and the members' values are established; savings in cash & kind (accrued and held within the group, not individually) are promoted; groups extend credit to their members (for basic needs & emergencies); the farming of shared fields (and/or collective granaries) is promoted; local cultures & values are celebrated (as far as they encourage solidarity); communal works or collective improvement of local resources are enacted; members are sensitised and activated regarding rights; self-organisation to claim rights is fostered. Both programmes pursue "networking" as autonomisation/sustainability strategy, and both programmes deploy methodologies that all partner organisations are expected to follow in common.

Figure 35. Visualisation of key commonalities and differences



The programmes, however, also show important differences in methodology – some are absolute, and are differences by degree – that reflect their different contexts and histories. The most salient differences are:

- Senegal’s solidarity calabashes are female-dominated (86% of members are women) while Madagascar’s *Tsinjo Aina* groups have an almost equal gender distribution. The Senegal SGs *in practice* more effectively target women, even if this is not always intended.
- Groups in Senegal are much larger, with average group sizes of 45, and sometimes more than 100 members in a calabash; groups in Madagascar have on average 14 members, and some have as few as 6 or 8 (some groups contain only members of one family). Due to their small size, the organisation into networks plays a more important role earlier in an SG’s existence in Madagascar.
- Groups in Senegal are funded by an idiosyncratic and possibly unique method: the AVA (see Box 6). At each meeting, a member is free to decide how to put in, and the amount remains secret. Groups in Madagascar are funded more conventionally, by collecting a mutually-agreed amount from each member at each meeting; ideally the amount that the poorest member can still afford. In both countries, the contribution remains with the group (the members do not own a “share”).
- Groups in Senegal engage in the bulk purchase and on-sale (at low prices) of food and basic household goods, which members sometimes refer to as “fair trade”. In some cases (the “MAF” arrangement), a profit is made and this accrues to the calabash.
- In Madagascar, much greater emphasis is placed on mutual aid in doing fieldwork, to help members avoid having to pay for hired agricultural labour (particularly in the harvest season).
- Some group funds in Senegal have grown quite large, such that groups offer members “economic” loans for small income-earning activities (loans that go beyond basic needs).
- The goal of gender equality, specifically women’s empowerment, features more strongly in the Senegal programme; the SGs here generally are women-dominated spaces in an otherwise patriarchal context. The Madagascar programme has more recently begun to strengthen the gender dimensions of its work.
- In Senegal, the promotion of sustainable agriculture is a recent addition to the programme. In Madagascar, the programme has had a clearly defined agricultural strategy since 2008; it emphasises agriculture for subsistence purposes, the use of improved seeds (ideally farmer-owned seeds, never GM seeds), refraining from using chemical fertilisers, and rotating/growing different crops.

Box 6. Insights from members’ discussions of the AVA

Perhaps the most striking and salient feature of the Senegalese SG programme is the anonymous voluntary contribution (AVA). The AVA is difficult to categorise, with simultaneous features of a contribution, donation, and savings. It appears to work well for most calabashes, and is strongly referenced by members throughout the FGDs as the foundation of their groups’ solidarity. However, this evaluation also uncovered some evidence that the AVA does not work equally well for all groups, with some having *de facto* introduced other forms of contribution in addition to, or instead of, the AVA (FGDmem 12.10.18 S_Ourour; FGDmem 11.10.18 S_Kaolack). This was an unexpected finding, which indicates that some SGs go beyond the formal rules of the programme to experiment with their own methods; whether this is desirable needs to be evaluated further by the country programme coordination and partner organisations.

The FGDs showed a variation in members' views of the value of anonymity, with the majority regarding it as the essence of the calabashes, or as a necessary feature, but some also suggesting it was a hindrance to their calabash's growth:

The calabash is like a tree whose fruits everyone benefits from. We do not underestimate even a contribution of just 25 FCFA [-4 euro cents]. The essence is to put the hand in [to signal contributing something]. (FGDmem 10.10.18 S_Femboul)

If you ever see a calabash that no longer has the anonymity, know that it can no longer be called a calabash of solidarity! (FGDmem 11.10.18 S_Kaolack)

The ASDES technical team explained the principles of the solidarity calabashes and has specified that anonymity is the most important aspect of the calabashes. (FGDmem 11.10.18 S_Kaolack)

It was me who proposed to remove anonymity in contributions in order to motivate others to increase their contributions. I think it is not normal that one member manages to provide 500 FCFA, for example, while the others bring only 10 or 100 FCFA. (12.10.18 S_Ourour)

In our calabash, we retained the AVA, but to boost our funds, we chose a day in the month when each member gives 200 FCFA, which has nothing to do with the AVA that is collected during other meetings. (12.10.18 S_Ourour)

As this evaluation has found, despite different methodologies and national contexts (political, economic), key outcomes are shared across both countries:

- Both country programmes successfully include the poor and very poor (some of the most vulnerable); the evaluation found clear evidence that members are no better-off than the others around them, and possibly are slightly poorer than their neighbours.
- Both programmes show a real focus on enabling members to fulfil their basic needs and contribute to households' financial wellbeing and their ability to afford basic needs or otherwise obtain goods through mutual assistance. However, due to their operating in contexts of often extreme poverty, SGs cannot always guarantee that all basic needs are met.
- SGs in both programmes offer their members much-improved access to loans provided at fair conditions; either with no interest, or sometimes at low interest rates (less than 10% per annum, in Madagascar).
- These loans are mainly for covering basic needs, especially in the face of disasters and emergencies. SGs reduce members' vulnerability and enhance their resilience, particularly to individual shocks.
- In both programmes, SGs act as fora for groups to discuss and raise awareness about problems. They activate members to seek change and improvements collectively in a self-organised manner.
- In both programmes, clear patterns of community-building and mutual aid (social cohesion, helping others in need) are visible. Another term for these patterns would be "solidarity".

Major differences in outcomes between the countries are:

- The Senegal programme appears to create a greater feeling of equality among SG members. This might be a reflection of the AVA, which follows an egalitarian, "by-all-according-to-their-means", logic. Conflicts within groups are relatively less frequently mentioned in the qualitative data than in Madagascar.
- The SGs in Senegal offer women a separate space in which they can develop their individual and agency as women; however, this may also have downsides, as when men diminish calabashes as "women's groups" and do not contribute to the groups' resources.

- The SGs in Madagascar are more effective at offering members a safe place to save money; members in Madagascar are much more likely to report having savings and having experienced an improvement with regard to being able to save. In Senegal, many members might lack an opportunity to save money safely.
- The Madagascar programme shows a greater attributable impact on agricultural practices, particularly regarding seeds; yet the impact still remains constrained by the programme's limited resources and structural factors, such as land availability.

Both programmes also face serious challenges, some of which are common to both:

- Even where they are well-organised, SGs tend to encounter structural constraints when seeking to gain improvements from local authorities; political authorities often do not listen, even when SGs effectively make themselves heard. In Madagascar, the local state is often simply absent.
- Entrenched gender norms restrict the gender equity/empowerment gains that SGs can make. In Senegal, men often refuse to take the SGs (as "women's" groups) seriously or engage in them. In the mixed groups in Madagascar, men tend to command authority.
- In both countries, success with the autonomisation of groups has been partial; autonomisation brings some risks of members and "falling back" (see below, section 5.III.c.).
- Particular challenges for the Senegal programme are the small amount of agricultural change experienced so far (although this is a new programme element), the limited personal autonomy or freedom that many members have (likely reflecting cultural/gender norms), and the targeting of SG members by other financial systems/schemes which may negatively impact on SGs' finances.
- Particular challenges for the Madagascar programme are that SGs operate in a context of widespread extreme poverty and deprivation as well as economic, political and physical insecurity. This restricts what they can achieve, even in the best of cases. Consequently, despite some agricultural and financial improvements, many members remain food insecure. The very small SGs are also more vulnerable to being disrupted by problematic individuals (more easily than in Senegal, as members' and animators' statements indicate).

b. Programme efficiency

Detailed evaluation question: How efficient are the SG approaches in the three countries and how could the efficiency of the approaches be improved?

With the data that was collected in the evaluation and the monitoring and evaluation data that was available from the country coordination, a cost-efficiency or cost-benefit analysis was not feasible. The consultants also felt that such an analysis lies beyond the scope of an evaluation whose main priority was to evaluate the SG' contribution to creating positive impacts in members' lives and to understand the drivers of impacts. A separate, internal cost review may be the best targeted approach to answering the question of efficiency. Nonetheless, it was felt that this evaluation could contribute by inviting the national coordination and partner organisations to reflect on the drivers of costs and efficiency as a starting point for further examination. Accordingly, questions were included in interviews and in the restitution workshops.

It is worth recalling that SGs operate without any financial input from Fastenopfer or the partner organisations: "no external (financial) assistance". The largest part of the costs of both the SG programmes is the cost of their staff (salary and travel); 80% of total costs in

Madagascar and 60-70% in Senegal, according to the country coordinators. The coordinators clarified that the programmes in Senegal and Madagascar support partner organisations based on budgets proposed by the partners, which the national coordinations assess, before passing on a revised version of the budgets to the programme coordinator in Switzerland. A final "granted" budget is negotiated. The partners themselves manage operational details such as adequate staffing to achieve the agreed objectives.

Although costs per beneficiary are monitored, setting a particular cost target per SG or per member (i.e. a fixed "fee" per beneficiary reached) would not only fail to reflect the vast differences in context and geography between and within the countries; some SGs in Madagascar, for instance, are in localities that can only be reached on foot (an issue which the survey team also encountered) or face acute security issues. A specific cost target would likely distort incentives toward easier-to-reach, perhaps even less-poor, beneficiary groups.

In Senegal, the average annual cost per calabash member (in 2017) was CHF 13.⁴⁴ In Madagascar, the average annual cost per member ranged from MGA 7,417 to MGA 30,359 (ca. €1.80-€7.30) across the different partner organisations; larger organisations appeared to attain a lower cost per beneficiary. The number of SGs per animator was 13.4 in Senegal and 32 in Madagascar. The data provided by the national coordinators are shown in Annex 11.

The invitation to reflect on drivers of efficiency in the two restitution workshops was, regrettably, not taken up by the participants of the workshops, which were chaired by the national consultants (the international consultant was not present). It is possible that the topic was avoided, due to a desire to reflect on other questions, above all impact; however, it also appears likely that the question was misunderstood, because "efficiency" has no clear translation in French (*efficacité* means both efficiency and effectiveness). From the notes of the Senegal workshop, it becomes clear that the participants (mis-)took the question about *efficacité économique* as prompting them instead to discuss the drivers of the programme's effectiveness at attaining impact.

In this international consultant's summary view, the country programmes have chosen an efficient set-up, working through a small team that coordinates partner organisations which in turn work mainly through grassroots animators. The arrangement is not top-heavy in terms of staffing or other costs; both country programmes appear to be achieving a substantial reach using fairly limited resources. Partnerships are based on sharing the vision of the SG programme, and can be discontinued if the vision is not/no longer shared or the partner organisations fail to deliver. The recruitment of local animators from among the SG members is a successful and cost-effective element of the programmes' ways of working.

If anything, the SG programmes may be under-resourced, relative to their capacity to achieve more with a greater amount of resources. In the FDGs, animators mentioned many things that they could (or would like to) do if they had more resources available to them. Not all of these may be equally realistic, but taken together they underscore how the programmes work with fairly low resourcing and might be able to achieve a greater scale or scope with better resourcing. Aside from the expectable requests for more staffing (to work with more groups, or to share the work load better), animators discussed:

⁴⁴ The Senegal programme coordinator pointed out that networking was under way in Senegal to reduce the costs of accompaniment.

- In Senegal: to strengthen the agro-ecology aspect of the programme (which the consultant agrees should be a clearer priority); to make the programme more visible and attractive (to men and youth) through more collective income- or resource-generating elements such as livestock-raising and market-gardening; to dedicate more resources toward sensitisation of members about having savings; to engage in more communication & awareness-raising via local authority figures such as midwives and elders; to provide more training for group income-generation via the MAF/MAD arrangement.
- In Madagascar: to improve modes of transportation (e.g. bicycles) to reach groups in challenging locations; to reimburse expenses for using local transport (e.g. *pirogue* ferries); to have more resources to follow up with members who have quit or whose groups have disbanded; to provide more training for animators, above all on agricultural methods (alternatively, the consultant finds, more dedicated agricultural specialists could be brought into the programme); to raise awareness via broadcast media, which would ease recruitment of members because the initial sensitising for new groups is very time-consuming; to have more official spaces in which to hold meetings with potential members and trainings (which would raise trust/credibility, the animators said).

c. **Sustainability success factors**

Detailed evaluation question: What are success factors (promising practices) in promoting sustainability, in particular regarding gender?⁴⁵

The SG programmes' primary strategy for ensuring the sustainability of groups after the end of regular training and accompaniment is the formation of networks of SGs. As was already recognised above, the survey instrument and other data collection from the SG members did not focus on the network level, and instead focused on the individual and group level. However, FGDs with members discussed the question of autonomisation by asking what members can manage themselves and for what they need help. FGDs with animators (some of whom, at the field level, had been initially recruited from the membership) and the restitution workshops discussed experiences and challenges in the autonomisation of groups.

The country programme coordinator in Senegal explained that, in his experience, it takes an average of three to four years for an SG to become autonomous. To measure groups' autonomy, the programme uses a tool that categorises groups into three levels: 1 is "autonomous", 2 is "moderately autonomous", and 3 is a group that needs active support from the program. For the Senegal program, autonomy means ability to function in terms of holding meetings, keeping orderly documents, conducting own initiatives, and granting loans and ensuring they are repaid; a calabash at this level no longer needs support from the programme's technical teams, but remains in contact with the programme for exchange of experiences and advocacy purposes. However, the coordinator pointed out that not all groups can reach the same level of autonomy, and some may always need support; however, eventually the local networks would have to take care of this, instead of the

⁴⁵ This question was the subject of some confusion during the evaluation. Eventually, it was confirmed with Fastenopfer that "sustainability" in this case referred exclusively to programme sustainability (rather than environmental or financial) in the sense of having a strategy for the SGs becoming self-sustaining: an exit strategy built around group autonomisation. The "gender" element of this question was deemed unclear and, in agreement with Fastenopfer, left aside.

technical teams of the partner organisations. The ultimate challenge thus is to create well-functioning local networks under an autonomous national network of SG networks.

The country programme coordinator Madagascar clarified that, in Madagascar, autonomous groups must fulfil two criteria: "all the members are debt-free and no longer resort to borrowing outside their fund for basic needs", and "all members no longer sell their agricultural production at harvest and buy more expensively during the lean season". In general, or on average, it takes 3 years for the group to reach this level. Autonomous groups no longer are periodically visited by animators, but if they have joined or formed a network, they still receive support from the partner organisation via the network. The formation of networks has been under way for much longer in Madagascar; as of 2016, approximately 132,000 out of 146,000 total SG members were counted as being members of networks. The coordinator, however, also pointed out that the initial results of this evaluation would prompt the programme to re-examine its definition of autonomy due to the risk of "relapse" among members, which the evaluation results showed to be present. Even after attaining autonomy, some groups would continue to require periodic visits to check their status, and possibly need renewed support from the partner organisations.

In FGDs, some SG members – as might be expected – requested continued assistance and more support from the programme (in contradiction with the "no external assistance" precept). This appeared was more prevalent in Senegal.

We need the partners, because we do not have enough resources to function without their help. (FGDmem 19.10.18 S_Fissel)

We often see people who have great project ideas, but the funds we have at calabash level cannot fund them, so we need the support of donors and partners [...] If the partners really wanted to support us, I would have prefer the form of grants. (FGDmem 11.10.18 S_Kaolack)

That the animators come regularly to our home is a good for awareness and mobilisation of members. Moreover, it is good for sharing because in response to news they bring us we also give them our news and events that have changed in the group since their last visit. This good relationship with the facilitators remains an important factor for the development of the group. If the animators no longer came, our enthusiasm might diminish and we would never know until it is too late. (FGDmem 27.10.18 M_Ifanadiana)

However, an equal number of members in FGDs also asserted their desire for autonomy, despite arguing that, for a while longer, they would require assistance.

We make detergents, soap etc. [Do you need help from a partner?] Of course, this is what we wish for. [...] The calabash could even set up a village shop in a few years. (FGDmem 10.10.18 S_Femboul)

We would continue with our AVA without our partner; we also buy and sell cleaning products, and rent out chairs and tarpaulins [for festivities]. (FGDmem 13.10.18 S_Niomar).

Small things we can do ourselves. But otherwise we need the support of the partners; outside help is always useful for us, especially advice. If the support of the partners no longer exists, we can do a few things on our own, but slowly. (FGDmem 22.10.18 M_Antetizambaro)

Our goal is to be autonomous. We now hope to no longer need support from the facilitators. But at this stage, the sensitisation from the facilitators helps us

improve how we manage our unity as a group. Even if we hope for autonomy, the members always need the support of partners because their advice is important for undertaking realistic projects and for the management of the groups. (FGDmem 15.10.18 M_Ambohijanaka)

In their FGDs, animators strongly affirmed the goal of autonomisation and mentioned that for some groups it was fairly easy to become autonomous, but for others, different factors hindered their progress toward autonomy. In Madagascar, animators pointed out that a single problematic member could often disrupt an entire group, and that a lack of land could hinder collective undertakings that would help groups to sustain. In Senegal, animators noted a risk that contributions diminished over time without accompaniment, and highlighted instances in which political actors had captured and disrupted well-functioning SGs. Above all, numerous animators urged continued visits even to autonomous groups because no longer being visited by the animator had a discouraging effect:

Do not completely abandon the SGs considered autonomous. Passing by (even very rarely) allows SGs to keep autonomy, especially as other organisations can come in the locality and inculcate other ideologies often contrary to what they already have acquired. (FGDmem 23.10.18 M_Brickaville)

Sometimes when a group becomes autonomous, it undergoes some relaxation, for lack of follow-up. To motivate them, we should submit them a new project, give them new goals. (FGDmem 9.11.18 M_Analavory)

The FGDs with animators in Madagascar repeatedly highlighted the importance of well-functioning networks. Several FGDs in Senegal strongly underscored the importance of the SGs' MAF arrangement as a mechanism for creating self-sustaining group autonomy. Cases of very substantial autonomous undertakings by SGs were also reported:

To be empowering, you have to create human resources. We trained local human resources and delivered a training package. In 2017, we created communal networks, that is to say, in each commune we set up networks that include all the calabashes and we created official positions at this level and gave them capacity building training packages, and now we are moving towards a national network of calabashes [...] Moreover, in Ngoy the people on their own organised a conference that brought together more than 2,000 people and the conference was on the theme of access.⁴⁶ We brought in the press so it was almost a national event. (FGDanim 17.10.18 S_Fissel)

It became clear that some SGs might survive or thrive even without programme support, and some networks may be highly effective. For others, there is a risk of disbanding or individual members "relapsing" into poverty traps, which could be averted with relatively small amounts of support or accompaniment, and could ultimately prove to be more cost-effective than having to start again from "square one".

In sum, these insights suggest that, rather than aiming for a full self-sustainability of all SGs (or entire SG programmes) as a short- or medium-term "finish line", autonomisation should instead be seen as a vanishing point, which the programmes strive towards. The implication is that it may be more effective to gradually reduce the amount of support required by the

⁴⁶ The meaning of this remains unclear.

average existing group, rather than focusing too strongly on reaching a point at which support to all groups is discontinued altogether.

Although, regrettably, networks did not get the attention in this evaluation that they may have warranted, from the data seen, the networking strategy appears to be one effective route towards attaining greater scale in assisting SGs and enabling their sustainability. Networks are vehicles for delivering the support of the partner organisations at greater scale and with greater ownership by the members themselves, but not (yet) stand-alone replacements for support from Fastenopfer's partners.

6. Discussion of results

I. Summary of findings

The aims of this evaluation were to better understand the impacts and mechanisms of impact of the SG programmes that Fastenopfer supports, to assist Fastenopfer in continually developing and improving its support to SG programmes, and to enable Fastenopfer to make more confident, evidence-backed statements about the SG programmes' impacts and their specific niche. The findings and recommendations will also, expectably, be useful for future decisions on whether and how to promote SGs in other countries.

With its very broad terms of reference and a small basis of existing evidence to build upon, this study necessarily took an explorative approach and comes to tentative rather than definitive conclusions. It was designed to cover a wide gamut of possible impacts, the findings for which will allow future evaluations to deepen the focus on one or several particular areas of impact.

The wide-ranging detailed findings of the last two sections can only briefly be recapitulated here in a synthetic manner. However, a more detailed comparison of the two country programmes and their successes and challenges was also presented in Section 5.III.a.

a. **Key successes**

SG members see the largest impacts of SGs in two domains: their household economy (in a wider sense, including their ability to reliably meet basic needs), and the building of more cohesive, equal and solidaric communities. Notwithstanding some minor caveats (see Section 4.II.), these impacts do not strongly vary across beneficiaries with characteristics (like gender, education, or poverty status).

The SG programmes have a large attributable impact on their members' ability to access loans at fair (non-exploitative) terms with which to cover basic needs and handle emergencies. These are premised on having a group fund of sufficient size, which accrues through individual savings deposits (which is where members in Madagascar also report the largest attributable impact of their programme) or through the idiosyncratic contribution mechanism of the AVA. The group's fund acts as a safety net for members to get mutual support (food, money or sometimes other forms of assistance), especially when unexpected needs arise, which makes them more financially resilient and independent. SGs thus enable to members to respond to emergencies and fulfil their basic needs more easily or at lower cost.⁴⁷ Our findings of moderate to large impacts on loan access, financial wellbeing and financial resilience are particularly important as indications of the intervention's targeted effectiveness, given that members identified these areas as *particularly* problematic ones (4.II.a.). However, the evidence on whether this has enabled members to subsequently avoid all forms of debt and dependency is not clear-cut; significant minorities of members still report having debts outside the group. The strength of the safety net, moreover, depends on the groups' resources being sufficient, but they often remain modest and not large enough to fulfil all of the members' needs, especially for income generation.

⁴⁷ In Senegal, members also indicate a strong appreciation/impact of the collective economy "fair trade" (MAF/MAD) elements of SGs.

The SGs also make a large positive difference for members in terms of facilitating the discussion of shared problems. Among the largest attributable impacts are ability to speak with one voice (in Madagascar) and giving people a belief in being able to change the socio-economic situation (in Senegal). Members, regardless of their poverty status, are likely to feel as equals and treat others as equals within their groups, despite living in communities that are not inherently equal or egalitarian. These results appear to derive from the SG rules that emphasise equality and inclusion of everyone.

The programme is successful at including the poor, marginal and vulnerable. SG member households are, on average, as poor as, or possibly poorer than, their average neighbours, and are poor or very poor both by international standards and by the standard of their countries. In Senegal, for an average SG member household, the likelihood of being extremely poor is 28% (as measured by the \$1.25/day 2005 line) and the likelihood is 84% in Madagascar (a much poorer country). The success of SGs programmes at attaining such “deep” poverty outreach stands in contradistinction to the “mission drift” of other programmes (such as microfinance or financial inclusion initiatives) which increasingly work with “not-so-poor” people (Mersland & Strøm 2010). The qualitative data also strongly underscore that SG members perceive themselves as inclusive. However, as the responses from non-members in the survey indicate, the inclusiveness and openness of SGs may not be signalled or implemented consistently enough.

Evidence on gender equity, agricultural change and empowerment is more mixed, but there are also encouraging signs:

- SG members differ strongly in their perceptions of gender equity and women’s empowerment, reflecting cultural differences between the countries. In Senegal, the majority of members – and most are women – disagree with the statement that men and women have equal rights and opportunities in their community, or have the same household decision-making power, or *should* have the same power. In Madagascar, the majority of members agree with all of these statements. However, the results simultaneously suggest women in Senegal enjoy greater access to certain modes of assistance and mutual aid that come with SG membership.⁴⁸ More broadly, the data – especially from FGDs – suggest that SGs in Senegal offer women a space in which to exercise their own agency. Women-dominated SGs could indeed have the advantage of delivering more focused impacts for women; yet the non-participation of men also entails limitations, as SGs must forego men’s (financial and other) resources, as FGDs in Senegal repeatedly mention.
- Most SG members in both countries are involved in farming in one way or another. While the Senegal programme has only recently begun to implement an agricultural strategy (and very little impact is found on agriculture), a moderate attributable impact on agricultural practices is found in Madagascar. Members in both countries report receiving/giving mutual aid in farming, and most members in Madagascar use only their own seeds. Some members farm shared fields. However, the impact on agriculture remains constrained by the programme’s resources and by structural constraints, such as land availability.
- Regarding members’ personal empowerment, the qualitative data – which may be the most appropriate in this respect – offer some indications of changed mentalities,

⁴⁸ The gendered findings of statistical analyse from Senegal must also be treated with caution due to the small share of male members surveyed.

improved confidence and greater peace of mind. However, the “measured” impact remains small to moderate. There is no doubt that the effects of SGs in terms of inclusion and community-building, conflict reduction, basic needs-covering, and resilience-building (as well as ones that were not enumerated, such as friendship and familiarity) can have positive psychosocial effects. Such psychosocial wellbeing impacts, where they occur, may be best understood as an intended but incidental by-product rather than an explicit target for the programmes.

b. **Key challenges and limitations**

This evaluation also uncovered a number of challenges and limitations for SGs, including areas in which the programmes are not currently fulfilling their aspirations. Two overarching aspects deserve highlighting in particular – political action and autonomisation – before more precise challenges are discussed.

First, the discussion of problems as a group, the strengthening of community cohesion, and the sensitisation and animation to act to claim or defend rights, has discernible (generally moderate) impacts in terms of members’ “politicisation”: their belief in being able to change things and their activation to develop a collective voice and act. However, the evidence for the programmes having an attributable impact in terms of SGs exerting political influence, such that SGs or communities successfully claim rights and lobby/advocate for improvements, is very limited. Evidently, the efforts of SGs are often constrained by local political-economic realities, such that politicisation appears to be a necessary but usually not sufficient element in a more complex process of obtaining resources or gaining/defending rights. It must be considered that public resources are limited, local authorities may be too remote (particularly in Madagascar), and local elites may be too unaccountable for even well-orchestrated advocacy and lobbying efforts to be effective. Part of the solution may lie in strengthening the larger SG networks’ capacity for action. Possible self-help second-best solutions undertaken by SGs themselves also deserve more attention.

Second, autonomisation represents a challenge. Across the board, and particularly in the qualitative data, the evidence suggests that SGs need continual assistance. Some, but not all, groups that have been declared “autonomous” are at risk of “falling back” into poverty traps or dissolving. Fastenopfer should consider whether aiming for full autonomisation as an end-state is preferable to seeking a middle way, in which autonomisation is a continuous process. Regrettably, in this evaluation, networks did not get the attention that they may have warranted; however, the available data indicate that the networking strategy is one effective route towards strengthening the impact of SGs and facilitating their sustainability. Networks may be best understood vehicles for delivering support of the programme at greater scale, perhaps with gradually increasing ownership by the members, but not (yet) as stand-alone replacements for the support from partners.

Further challenges and limitations are:

- SGs are not currently fulfilling the aspiration to drive changes in agriculture in Senegal. This is a new programme element, whose effects are more likely to be visible after several years. However, the data from Madagascar also show the agricultural programme elements to have had limited effects. Agriculture is the backbone of most SG members’ livelihoods, and a challenging and complex area for intervention. A separate (re-)assessment of the current approach’s strengths and weaknesses from a rigorously agronomic perspective would be helpful.
- In Senegal, due to the solidarity calabashes’ specific funding mechanism (AVA), SGs do not appear to make a meaningful difference in terms of enabling members to save

money. Members evidently see their contributions to the SG as acts of mutual assistance, rather than as savings. Households in Senegal might consequently be lacking access to a safe opportunity to save individually, despite being members of an SG. This is a gap to be filled.

- Entrenched gender norms represent a challenge in both SG programmes. The data suggest it may be easier for men than for women to join SGs in Madagascar. The perception (or even genuine identity) of many SGs in Senegal as women's groups could also diminish their strengths, even though women may benefit from having their "own" space.
- The potential for very small, sometimes single-family, groups (in Madagascar) to realise community-building or political-organising effects is inherently limited by their size and reach. Reports that problematic individuals are able to disrupt or fundamentally undermine SGs are far more common in Madagascar.
- SG members in Senegal are targeted by other (often group-based) financial schemes, which may have surface-level similarities with the calabashes, but follow different logics. These other schemes are not necessarily a threat to SGs, but they may be, and undoubtedly will have an effect. Interactions, overlaps and patterns of cross-contamination should be monitored closely.

II. Limitations of the study

Some limitations of this study have already been mentioned. This sub-section briefly summarises and reflects on the limitations.

Restriction to two countries: India is the sister – or perhaps more accurately, mother – programme of the Senegal and Madagascar SG programmes. Much could have been learnt from an evaluation of India, but it was clearly understood that a rigorous impact study as performed here could not have been carried out under the present circumstances.

Networks: the potential importance of studying the networks of SGs and collecting data at a network level was not sufficiently recognised in the study design. Instead, this study was designed primarily to understand the impacts of SG membership at an individual level.

Data quality: the collaboration of the International Consultants and the National Consultants/ Co-Evaluators was positive and collaborative, and much care was taken to establish relationships built on trust, as well as to comprehensively train the enumerators. Nonetheless, some issues with data quality arose in the survey:

- Small numbers of invalid responses (less than 3% of responses) were found. This was more common in Madagascar, where significant inconsistencies had to be resolved manually as far as possible (including a lack of respondent gender in 4 cases, one implausible outlier in terms of membership duration, inaccurate recording of location variables).
- Perfect randomisation was impossible, as is the case in most field studies in developing country contexts, where official household registers do not exist and address-based sampling is infeasible. This may have led to an over-sampling of SG office-holders as the more readily available respondents. For unclear reasons, women were slightly over-sampled in Senegal. Recently-joined members may have been slightly over-sampled in Madagascar, also for unclear reasons.
- Randomisation was even more challenging with the control group. For a number of reasons (including the fact that most women in some locations were SG

members), the Senegal control group characteristics differed significantly from the members' group characteristics. In Madagascar, member and control group numbers were not sampled in full accordance with the proportions that had been specified in the sampling strategy.

- GPS locations were intended for use for quality control and to permit a geography-based analysis/triangulation of data, but they proved too inaccurate in many cases to be useful.

In the lead consultant's assessment, these data quality problems did not significantly compromise the overall validity of the results.

Language: the data collection tools were initially developed in English, finalised in French, and subsequently translated and field-tested and implemented in Wolof and Malagasy; the final data, in turn, were recorded and analysed in French. Utmost care was taken during the field-testing of the data collection tools to ensure that questions were translated accurately and in ways that would be meaningful to the respondents. Still, it cannot be conclusively determined how much was "lost in translation". Enumerators may also, despite training, have deviated from the explicit rule to use the local language formulation only and not to "explain" questions (deviate from the standard formulation).

Conceptual challenges: despite several rounds of questionnaire development and testing, it was challenging to formulate questions about sustainable agriculture that did not involve technical jargon (which respondents would know if they had received training, and which could induce them to respond in a programme-compatible/desirable way). It was also difficult for an all-male consultancy team to conceptualise positive psychosocial improvements in ways that applied to men and women in two very different countries, with limited cultural background knowledge.

Methodology: both the qualitative and quantitative (incl. CS) data collection relied on respondents' own perceptions, and thus all data (including those that serve the attribution of impact) reflect members' own assessment or reporting of changes, rather than the measurement of "objective" criteria. While in some perspectives this may be seen as an inherent limitation, from another perspective, it should only be the reality of the intended beneficiaries, as seen and recounted by them, that counts (Chambers 1997). All questions that were asked in the survey were carefully refined in several rounds of discussion with the consultancy team, the country programme coordinators, and the partner organisations, and intensively field tested before roll-out. Measures, such as adding negatively-phrased questions, were taken to avoid creating biased responses. The variation between the responses to different questions suggests there to have been a fairly small effect, if there was one at all, of social desirability bias; nonetheless, with this methodology, the possibility that some responses may have been conditioned by social desirability cannot be ruled out.

III. Recommendations & Conclusions

a. Recommendations for practice and research

Based on the evidence regarding impacts as well as the wider engagement of the team with the SG programmes over duration of the study, the consultancy makes the following recommendations to Fastenopfer:

- 1) Revisit the programme theory of change in light of new evidence, via an internal seminar, if possible also involving the partner organisations. This is necessary in light of the constraints found in the channel of political organising, and may lead to changes in theory or in practice, or both. However, all channels should be

- continually re-assessed. To be most useful, a theory of change should be a living, changing thing, subject to periodic examination, improvement and adaptation.
- 2) Monitor patterns of inclusion and exclusion closely and revisit communications about SGs' openness and inclusivity. The PPI data clearly show that the SG programme successfully reaches households far beyond the easy-to-reach "not-so-poor" demographic, and reaches many extremely poor people. However, some indications of exclusion or at least uncertainty among non-members regarding groups' openness and inclusivity (which were more pronounced in Madagascar) suggest that not all members of the target population are reached. The low participation of men in Senegal's SGs raises separate questions about how to define and communicate the purpose of the solidarity calabashes. In both cases, if non-members are ignorant of the programme's benefits or relevance, or of their ability to participate in them, rather than being actively excluded, this can nonetheless constitute a form of (unintentional) exclusion.
 - 3) Gender: in Madagascar, clarify the programme's targets and strategy regarding gender equity and women's empowerment. This does not necessarily mean that the programme *should* target gender more strongly, but rather to have a clear-sighted discussion about the extent to which, and why, it should do so (among the many other possible priorities for the programme). In Senegal, assess in what respects it is desirable and even beneficial for SGs to be (mostly) separate women's spaces, or whether they should seek to include more men.
 - 4) Address the presently relatively low impacts on agricultural practices. Agriculture is the main livelihood source of most SG members, and to dedicate significantly more resources to agriculture can be seriously considered. Potentially, a separate (smaller) evaluation of the agricultural programme elements, as practised currently, including possibly also any relevant elements of other Fastenopfer-supported country programmes (without SGs), would help to design a common framework and approach that will realistically drive significant positive agricultural changes. The evaluation should be focused on agronomic questions. All three country programme coordinators, notably, are trained agronomists.
 - 5) Track "leavers" and "dropouts" (as far as reasonably possible). In this study, we did not ask the small number of control group members (n=8) who responded "yes" to the question "Were you ever previously an SG member?" about their reasons for quitting.
 - 6) Study the "fair trade" (collective economy, MAF/MAD) elements of the Senegal programme in depth to assess the suitability of implementing similar elements in Madagascar. Evaluate the potential for strengthening the work of SGs as buyers' and producers' cooperatives.
 - 7) Brainstorm and experiment with ways to add a savings promotion element to the programme in Senegal, without undermining the strengths of the AVA model. The calabashes are generally not viewed as a vehicle for saving money, and a concerningly low share (less than a quarter) of SG members report having money set aside for an emergency. Many members are likely to want to have an opportunity to save more money personally.
 - 8) Assess the present situation (particularly in Senegal), and continually monitor linkages, overlaps and cross-contamination, with regard to other financial programmes. Different financial schemes always affect one another, and some relationships may be predatory, as in India (Andhra Pradesh), where commercial microfinance undermined the SHG system (Mader 2013). But not all other financial schemes must be injurious to the SGs, and some even might be complementary. Fastenopfer and the country programmes should develop a

strategy for monitoring and managing these connections and risks, beginning with a scoping study of the “financial landscape” that assesses what financial services (which) members have access to, and at what conditions, and which ones are used by whom in practice – and why. Partner organisations should collect data, sensitise animators, and encourage reporting of field observations.

- 9) Strengthen the mechanisms of learning and knowledge-exchange across the SG programmes, in the spirit of South-South cooperation. This would apply the idea of solidarity and mutual assistance, already practised at the grassroots level by the SGs, even more strongly to the cross-programme level. Intensified learning and knowledge-exchange could involve more regular reporting and discussion of unique and interesting observations or vexing problems across countries. It could also involve intensive learning visits, where a country programme coordinator and/or partner organisation head visits an SG programme in another country for a period of time, to learn about the strengths and weaknesses of its approach, while also advising that programme based on home country’s experiences. Such learning and knowledge-exchange would be most valuable if framed as “troubleshooting” and “problem-solving” to help address challenges that a programme faces, rather than as opportunities to showcase another programme’s strengths.

b. Concluding remarks

The key idea behind the SG programmes supported by Fastenopfer is to activate and build the solidarity of poor people, to help individuals and communities face the many threats and exigencies that they are exposed to, and gradually improve their living standards through collective efforts. SGs take savings and lending activities merely as an entry point for facilitating more holistic community-led empowerment processes, following a precept of “no external (financial) assistance”. SGs are thus distinct from other schemes that target poor and marginalised populations, and in their essence are a defensive – meaning: risk-reducing – rather than opportunity-focused form of assistance. In strong contradistinction to other initiatives, especially microfinance, SGs aim to primarily for members to meet basic needs and reduce or avoid losses and costs (expensive borrowing, emergencies, problematic expenditures) before seeking to generate new income or grasp economic opportunities. They aim for debt reduction and members to live free from economic exploitation.

As this evaluation has found, there is wisdom in this approach. SGs are successful at generating positive impacts in members’ lives, particularly in terms of enabling mutual assistance and providing valued services, and building more cohesive communities. However, they also face challenges in several domains, above all in advocacy and lobbying efforts. It is important to bear in mind that an SG approach can never fulfil all of the aspirations for change and self-development that the target group has on its own.

Moreover, with the principle of “no external (financial) assistance”, Fastenopfer’s SG programmes position themselves firmly on one side of the intractable trade-off between what communities can attain through self-help on the one hand, and what externally driven modes of assistance enable on the other hand. Poor, vulnerable and marginalised people and communities can mobilise very limited resources, but the fact that these resources are their own resources keeps SGs and their activities more strongly accountable to their members. Involving external sources of finance (or resource transfers) could apply more powerful levers for change, but would bear the risk that the results no longer are those that the members themselves would choose to create. In the case of external financial inputs, the risk of exploitative dealings would rise.

It is appropriate to end this study with a few remarks from the members themselves, made in the in FGDs, when asked about their vision for their SGs five years in the future. These show members having realistic expectations paired with aspirations for broader change:

We want to develop our animal breeding activity of ducks and chickens, further, as a group activity. Perhaps if our group gets the opportunity to do so and advice from the partners, we think that our savings can be turned into a way to make loans even for non-members. (FGDmem 22.10.18 M_Antetezambaro)

The change in the quality of our houses is already a criterion of differentiation between us members and non-members. In other words, we want to show the difference in our standard of living compared to non-members. (FGDmem 27.10.18 M_Ifanadiana)

When the time is right, we plan to build a granary. For now, our stocks are kept in a member's house. We're also discussing a project to buy a de-husking machine for the group, but given the very high cost, this is still far off. (FGDmem 9.11.18 M_Analavory)

We hope to be stronger by having faucets, a school, a dispensary, passable roads and electricity, which would allow us to have profitable economic activities, so that the rural exodus stops. [...] We want to thank the officials of the calabash because previously we went to PAMECAS for funding, and had great difficulty repaying, and we had problems with the law. Now, with the calabash we are no longer going to PAMECAS. Banks do not really want to know where our loans are going. Now, we no longer have to divert credit to meet our basic needs. (FGDmem 20.10.18 S_Guittir)

We want you to continue supporting us. Without you we would never be there and we would like more support from you. (FGDmem 10.10.18 S_Ndeukou Ndiagne)

In our locality, we already have a convention [against poverty] and we continue to fight against poverty, but we aspire to have a school and a kindergarten because our children need to go 2 km. [...] We would like to have electricity and water, because we drink well water currently, but it would take 75,000 Francs to get individual connections. (FGDmem 13.10.18 S_Niomar).

We would hope our calabash can set up a little shop for us to do business, and we hope that it has more capacity in future to finance our economic activities. (FGDmem 14.10.18 S_Sandiara)

Within five years, we hope that there will be calabashes in all localities. And in five years, we hope to have a granary or a communal shop, a food storage network. (FGDmem 19.10.18 S_Fissel)

Because the concept of calabashes is not limited to Senegal alone, I would propose to organise meetings with other groups from other countries, so that we can exchange ideas. (FGDmem 11.10.18 S_Kaolack)

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Annexes

1. Full team of the evaluation
2. Detailed pathways of impact in the theory of change
3. Survey questionnaire
4. Sampling approach documentation
5. Table of responses to “Most important changes” open response question
6. Overview of qualitative data
7. Protocols for Focus group discussion with SG members
8. Protocols for Focus group discussion with animators
9. Members’ responses to “status” questions
10. Statistical annex of regression results
11. Average cost per beneficiary

Annex 1: Full team of the evaluation

Consultancy & Evaluation teams

United Kingdom – Institute of Development Studies

- Dr Philip Mader (Lead International Consultant)
- Justin Flynn (International Consultant)
- Dr Giel Ton (International Consultant, Methodology)
- Guillermo Larbalestier (Statistician)

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- Rouguiyatou Diallo (enumerator & transcription)
- Birane Dièye (enumerator)
- Ndioba Guèye (data clerk)
- Moustapha Housny (enumerator & transcription)
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- Blanca Steinmann (Country Programme Madagascar)
- Vreni Jean-Richard (Country Programme Senegal)
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- Valérie Lange (Psychosocial approaches)

Country Programme Coordinators

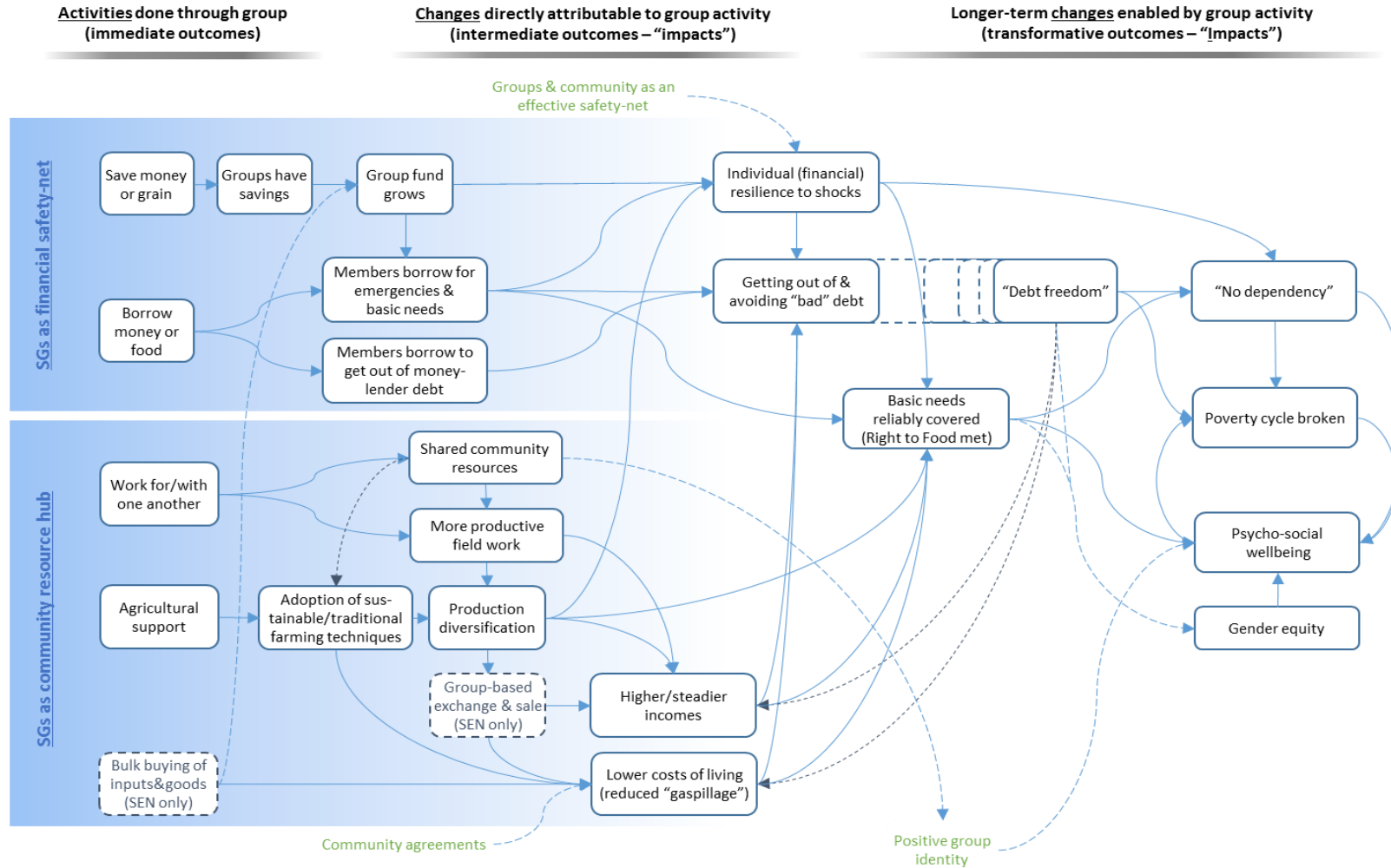
- Djibril Thiam (Senegal)
- Parany Rasamimanana (Madagascar)

External advisor to the evaluation

- Country Programme Coordinator India

Annex 2: Detailed pathways of impact in the Theory of Change

Impact channel #1: "Service provision"

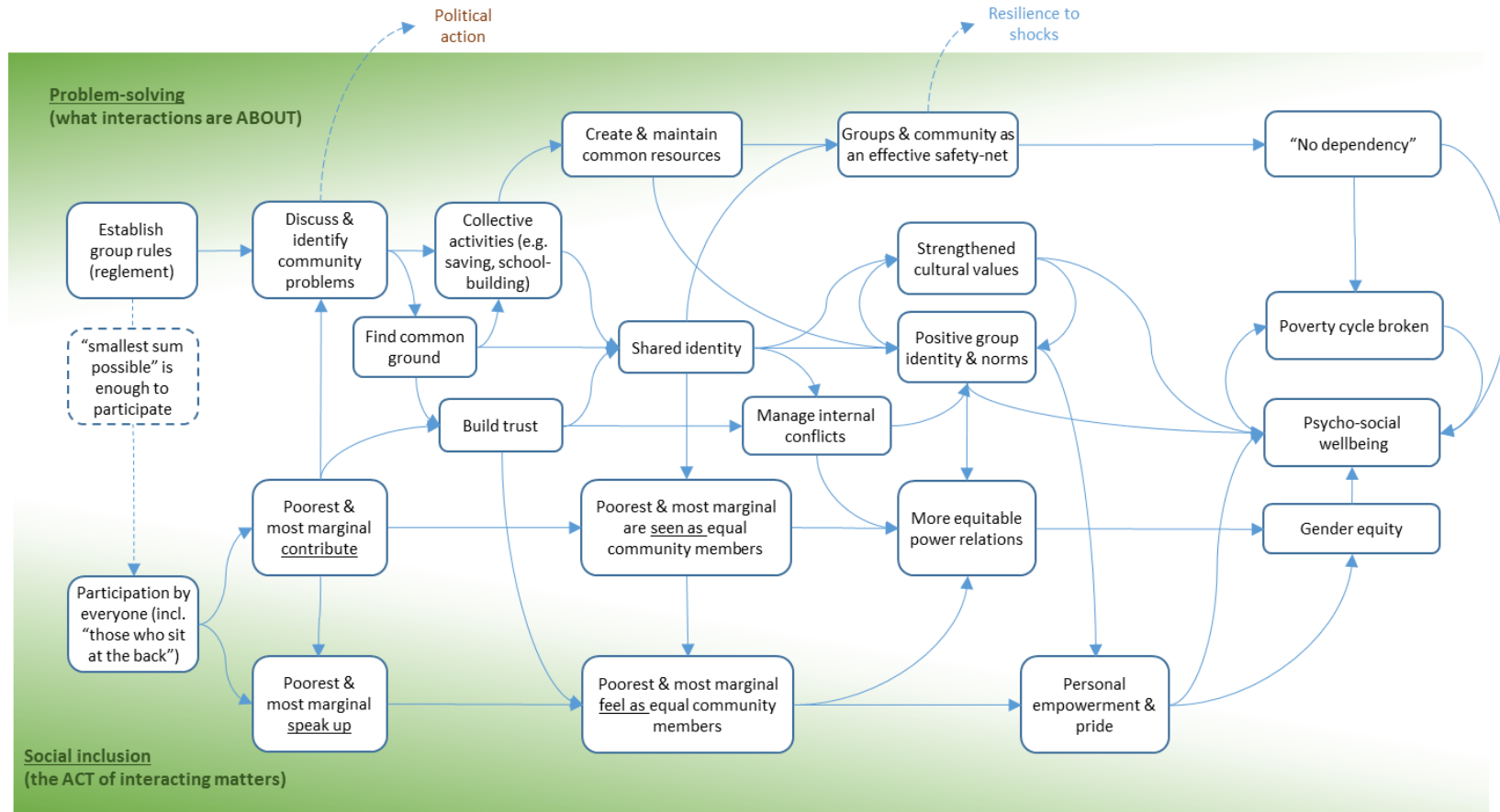


Impact channel #2: "Community-building & empowerment"

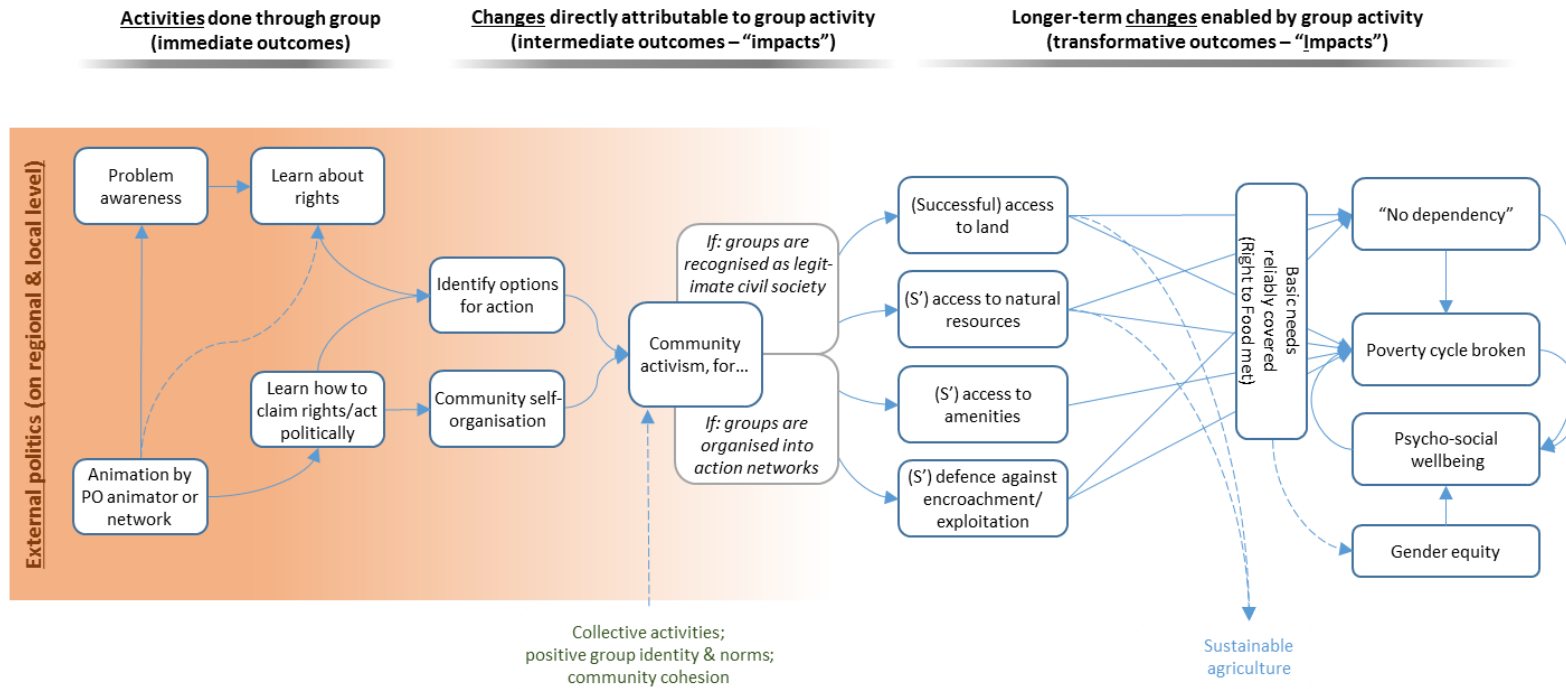
Activities done through group
(immediate outcomes)

Changes directly attributable to group activity
(intermediate outcomes – "impacts")

Longer-term changes enabled by group activity
(transformative outcomes – "Impacts")



Impact channel #3: "Political organising"



Annex 3: Survey questionnaire

Note: This version is an amalgamation of the Senegal and Madagascar versions (in French). In practice, the surveys were printed and administered in the local languages.

Each survey was accompanied by a supplementary page (*Feuille supplémentaire*), shown here, from which enumerators read the declaration of consent (at the start) and read the exact phrasing of the 12 CS questions (which start with “*En résumé...*”).

Feuille supplémentaire

AVANT DE LIRE CETTE DÉCLARATION ET DE NOTER LES RÉPONSES, IL EST TRÈS IMPORTANT DE S’ASSURER D’ENREGISTRER (VIA ENREGISTREUR AUDIO-NUMÉRIQUE/SMARTPHONE) CETTE PARTIE DE L’ENTRETIEN.

La déclaration à lire au/la répondant(e) :

Avec votre permission, je vais enregistrer cette déclaration.

Nous aimerions vous poser quelques questions, dont certaines seront personnelles, mais toutes seront respectueuses. Vous feriez partie d'un projet de recherche demandant à 500 personnes dans deux pays africains, Sénégal et Madagascar, de faire part de l'évolution de leurs communautés et de leur situation personnelle au cours des trois dernières années. Vos réponses nous aideront à mieux comprendre si et comment les choses s'améliorent ou pas.

- Vous n'êtes pas obligé(e) de participer à cette recherche - votre participation devrait être totalement volontaire.
- L'entretien va durer entre 45 minutes et une heure. Vous êtes libre d'arrêter ou de quitter l'entretien à tout moment et pour n'importe quelle raison.
- Toutes les informations que vous fournissez et toutes les informations recueillies lors de cet entretien seront sous anonymat. Votre identité sera cachée - il n'y aura aucun lien entre les informations recueillies et votre identité. Ceci est pour protéger votre droit à la vie privée.

Comprenez-vous toutes ces déclarations ?

Avez-vous des questions à leur sujet ?

Acceptez-vous de participer à la recherche selon ces déclarations ?

Les questions GS (12x dans section C):

[La déclaration/question]

a. Êtes-vous ... _____ | |

1. Tout à fait d'accord 2. modérément d'accord 3. pas certain/e 4. modérément en désaccord 5. pas du tout d'accord

b. Jusqu'à quel point cela a-t-il changé au cours des trois dernières années? _____ | |

1. amélioration majeure 2. amélioration mineure 3. inchangé*
4. quelque peu détérioré 5. beaucoup détérioré (7. pas certain/e*)

(*Sauter la partie 001c si "inchangé" ou "pas certain/e", et mettre '0' ici)

c. Quelle était l'importance du groupement dans ce changement? _____ | | ←

1. pas du tout importante 2. légèrement importante 3. assez importante 4. très importante 5. pas certain/e

EVALUATION D'IMPACT DES GROUPEMENTS DE SOLIDARITE

Pour information: La version MAD est livrée exclusivement en malgache; la version SEN est bilingue, pour aider les enquêteurs en raison de la rareté du wolof comme langue écrite. Là où ce questionnaire harmonisé dit "groupement de solidarité", la version MAD dit "groupement Tsinjo Aina", la version SEN dit "calebasse de solidarité".

GS_ID_001. Enquêteur/e _____ |__|__|

Nom du groupement :

GS_ID_003. Organisation partenaire _____ |__|__| Commune : _____

GS_ID_004. Nom répondant/e _____

Localisation du répondant

GS_ID_005	GS_ID_006	GS_ID_007	GS_ID_008	GS_ID_009	GS_ID_010	GS_ID_011
Région	District	Commune	Village / Quartier	Hameau	Réseau	Numéro
__ __	__ __	__ __				__ __

GS_ID_012. Localisation GPS. _____ & _____

GS_ID_013. Date d'entretien. |__|__||__|__||__|__| GS_ID_014. Heure du début de l'entretien |__|__||__|__|

!! UTILISANT L'ENREGISTREUR : Déclaration à lire à l'individu (voir feuille supplémentaire, à la fin)

GS_ID_015a. Comprenez-vous toutes ces déclarations ? 1. Oui 2. Non _____ |__|

GS_ID_015b. Avez-vous des questions à leur sujet ? 1. Oui 2. Non _____ |__|

GS_ID_015c. Acceptez-vous de participer à la recherche selon ces déclarations ? 1. Oui 2. Non _____ |__|

(Si oui : merci, nous sommes très reconnaissants pour votre temps et votre aide. Si non : merci. FIN DE L'ENTRETIEN.)

ARRÊTER L'ENREGISTREUR.

Module A. Informations personnelles (I).

GS_A_001. Êtes-vous membre d'un groupement de solidarité ? 1.Oui 2.Non _____ |__|

*Si GS_A_001 = "non (2)" sautez à Question GS_A_005*GS_A_002. **Si oui**, quel est votre rôle dans le groupement? _____ |__|

1. Simple membre 2.Président/e 3. Secrétaire 4.Trésorier/ère 5.Consseiller/ère

GS_A_003. Depuis combien d'années êtes-vous membre d'un groupement de solidarité? _____ |__|__|

GS_A_004a. Dans mon groupement il y a : ? _____ |__|

1.des femmes seulement 2.des hommes seulement 3.des hommes et des femmes

GS_A_004b. Dans mon groupement il y a : ? _____ |__|

1.des jeunes seulement 2.des adultes seulement 3.des jeunes et des adultes

GS_A_004c. (Seulement MAD) Dans mon groupement il y a : ? _____ |__|

1.membres de ma famille seulement 2.membres de plusieurs familles

Si GS_A_001 = "non (2)"

GS_A_005a. Avez-vous déjà été membre d'un groupement? 1.Oui 2.Non _____ |__|

GS_A_005b. **Si oui**, depuis combien de temps n'êtes-vous plus membre? (années*) _____ |__|__|

(*Mettez le nombre d'années révolues.)

Module B. Indicateurs PPI. – SENEGAL

GS_B_001. Écrire la région sans demander :

GS_B_002. Votre ménage* compte combien de personnes ? _____ |__|__|

(*ménage = unité de consommation : le nombre de personnes qui vivent sous le même toit et mangent ensemble, y compris le/la répondant/e.)

GS_B_003. Combien d'enfants de 0 à 6 ans sont membres du ménage ? _____ |__|__|*

(*Info pour l'opérateur de saisie: 1.aucun ou un ; 2.deux ou plus)

GS_B_004. Est-ce que le chef de ménage a fréquenté l'école? 1. Oui 2. Non _____ |__|

GS_B_005. Quel est le matériau principal du toit de votre logement ? _____ |__|

1.Zinc 2.Chaume/Paille 3.Béton/Ciment 4.Tuile/Ardoise, ou autre

GS_B_006. Votre ménage possède-t-il un ventilateur ? 1. Oui 2. Non _____ |__|

GS_B_007. Votre ménage possède-t-il une table ? 1. Oui 2. Non _____ |__|

GS_B_008. Au cours des 30 derniers jours, le ménage a-t-il acheté du gaz ? 1. Oui 2. Non _____ |__|

GS_B_019. Au cours des 30 derniers jours, le ménage a-t-il acheté des vêtements ? 1. Oui 2. Non _____ |__|

GS_B_010. Au cours des 12 derniers mois, votre ménage a-t-il élevé du bovin (Boeufs, Vaches) ? 1.Oui 2.Non |__|

GS_B_011. [Ne fait pas partie du PPI] Combien de jours au cours de la semaine dernière la famille a-t-elle pris trois repas considérés comme complets ou appropriés? (nombre de jours) _____ |__|

Module B. Indicateurs PPI. – MADAGASCAR

GS_B_001. Combien de membres le ménage compte-t-il? ? _____ |__|__|

(*ménage = unité de consommation : le nombre de personnes qui vivent sous le même toit et mangent ensemble, y compris le/la répondant/e.)

0='9 ou plus' 5='huit' 6='sept' 9='six' 13='cinq' 19='quatre' 25='trois' 33='deux' 38='un'

GS_B_002. La femme chef de ménage, peut-elle lire un message simple? _____ |__|

0='non' 2='oui' 3='non femme chef/épouse'

GS_B_003. Quel est le matériau principal du sol de la résidence? _____ |__|__|

0='Autres' 5='Saletés (avec ou sans tapis)' 8='Bois, pierre, brique' 11='Ciment, béton ou fibre de verre'

GS_B_004. Quel est le matériau principal du plafond permanent? _____ |__|

0 = 'Écorce, feuilles, tiges, saleté ou boue' 3=' Pas de plafond ni autre'
7='tapis, planches de bois, contreplaqué, panneaux de particules, parpaings, ciment, béton ou fibre de verre

GS_B_005. Combien de tables le ménage compte-t-il? _____ |__|

0 = 'Aucun' 2='Un' 6='Deux ou plus'

GS_B_006. Combien de lits le ménage compte-t-il? _____ |__|

0 = 'Aucun' 2='Un' 4='Deux' 9='Trois ou plus'

GS_B_007. Le ménage dispose-t-il d'une radio, d'un lecteur de cassettes audio ou d'un système hi-fi stéréo? _____ |__|

0 = 'Non' 5='oui'

GS_B_008. Le ménage a-t-il une télévision? _____ |__|

0 = 'Non' 14='oui'

GS_B_009. Le ménage a-t-il un vélo, une moto / scooter, un tracteur ou une voiture (à l'exclusion des véhicules commerciaux)? _____ |__|

0 = 'Non' 4='oui'

GS_B_010. Le ménage a-t-il un cabanon de stockage agricole ? _____ |__|

0 = 'Non' 3='oui'

GS_B_011. [Ne fait pas partie du PPI] Combien de jours au cours de la semaine dernière la famille a-t-elle pris des repas considérés comme complets ou appropriés? (nombre de jours) _____ |__|

Module C. Résultats.

[!! **Rappel pour le recenseur:** lire les réponses de la feuille supplémentaire. Pour **toutes** les questions, assurez-vous de dire au répondant **toutes** les réponses possibles.]

Lire pour la personne: Je voudrais poser des questions sur la situation de votre village / quartier. Je voudrais vérifier maintenant si vous êtes d'accord avec un certain nombre de déclarations. Veuillez dire si vous êtes d'accord ou pas d'accord, avec une réponse courte et simple.

C.1. Ressources communautaires/entraide

GS_C1_001. S'il y a un problème qui touche tout mon quartier/village, la parole de toutes/tous est respectée. ____|__|

1.Tout à fait d'accord 2.modérément d'accord 3.pas certain/e 4.modérément en désaccord 5.pas du tout d'accord

Lire pour la personne: La plupart des questions qui suivent sont faites de façon semblable à celle-ci. Il n'y a ni bonne ni mauvaise réponse, et il n'y a aucune réponse en particulier que nous voulons entendre. Des réponses honnêtes et franches nous seront les plus utiles.

GS_C1_002. En tant que communauté, nous investissons assez dans des activités qui profitent à tous/toutes. ____|__|

GS_C1_003. En tant que communauté, nous parvenons à conclure des ententes qui résolvent des problèmes qui nous touchent. _____|__|

GS_C1_004. Les membres de mon quartier/village n'ont pas tendance à s'entraider beaucoup. _____|__|

GS_C1_005. Si la maison de mon voisin brûlait, je suis certain que tout le monde l'aiderait à la reconstruire. ____|__|

[!! **Rappel pour le recenseur :** lire les questions a., b. & c. de la feuille supplémentaire.]

GS_C1_006. En résumé, estimez-vous que toutes les personnes vivant à proximité de vous s'entraident?

(QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)

GS_C1_006a. |__|

GS_C1_006b. |__| (si 3, 6, ou 7, sauter c.)

GS_C1_006c. |__|

C.2. Politisation

GS_C2_001. Il y a dans ce quartier/village de l'exploitation provenant de l'extérieur du village. _____|__|

GS_C2_002. Quelqu'un de l'extérieur pourrait facilement nous enlever ce qui nous appartient (par exemple : nos terres, notre eau). _____|__|

GS_C2_003. Dans mon village / quartier, il nous manque des services ou accès à des besoins essentiels (n'importe lesquels). _____|__|

Si d'accord ('1' ou '2'), quels services ou besoins manque-t-il ? (max. 3)

.....

.....

GS_C2_004. Dans mon quartier ou village, nous ne pouvons pas nous organiser sans aide extérieure. _____|__|

GS_C2_005. En résumé, avez-vous l'impression que les populations dans votre communauté estiment pouvoir changer les conditions socio-économiques ?

(QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)

GS_C2_005a. |__|

GS_C3_005b. |__| (si 3, 6, ou 7, sauter c.)

GS_C3_005c. |__|

C.3. Pouvoir collectif d'action.

GS_C3_001. Si nous avons des désaccords avec les autorités administratives locales, les résidents de mon quartier ou village savent comment défendre leurs droits. _____ |__|

GS_C3_002. Il nous manque un certain accès à des ressources naturelles (par exemple, eau, terres, ressources forestières, ressources minières...). _____ |__|

GS_C3_003. Les autorités administratives locales n'écourent pas nos demandes. _____ |__|

GS_C3_004. Mon quartier/village a obtenu des changements favorables (par exemple l'accès à des besoins ou services essentiels) à cause des actions des autorités administratives locales. _____ |__|

Si d'accord ('1' ou '2'), lesquels ? (max. 3)

.....

[!! Rappel pour le recenseur : lire les questions a., b. & c. de la feuille supplémentaire.]

GS_C3_005. En résumé, en tant que quartier / village, réussissez-vous à influencer les décisions politiques locales?
 (QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)

GS_C3_005a. |__| GS_C3_005b. |__| (si 3, 6, ou 7, sauter c.) GS_C3_005c. |__|

GS_C3_006. En résumé, estimez-vous que votre village / quartier parle d'une seule voix ?
 (QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)

GS_C3_006a. |__| GS_C3_006b. |__| (si 3, 6, ou 7, sauter c.) GS_C3_006c. |__|

C.4. Pratiques d'inclusion

GS_C4_001. Tout le monde dans mon quartier/village est libre de se joindre à un groupement de solidarité. ____|__|

GS_C4_002. Il est plus facile pour les hommes de se joindre à un groupement de solidarité. _____ |__|

GS_C4_003. Certaines personnes dans mon quartier/village n'ont pas assez d'argent pour se joindre à un groupement de solidarité. _____ |__|

GS_C4_004. Ce sont souvent les membres les plus aisés de mon quartier ou village qui participent aux groupements de solidarité. _____ |__|

GS_C4_005. Pour être un membre du bureau, vous devez être plus aisé/e ou riche que la personne moyenne. ____|__|

GS_C4_006. Dans mon quartier/village, certaines personnes sont exclues socialement. _____ |__|

Si d'accord ('1' ou '2'), préciser pour quelles raisons ces personnes sont moins incluses? (max. 3)

.....

GS_C4_007. En résumé, diriez-vous que tous les habitants de votre quartier / village peuvent participer de façon égale à la vie du quartier / village?
 (QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)

GS_C4_007a. |__| GS_C4_007b. |__| (si 3, 6, ou 7, sauter c.) GS_C4_007c. |__|

C.5. Bien-être personnel et autonomisation (empowerment)

GS_C5_001. Dans mon quartier/village, je n'ai pas peur de parler devant les autres. _____ |__|

GS_C5_002. Les gens de mon quartier/village me respecteraient davantage si j'avais plus d'argent. _____ |__|

GS_C5_003. Je me sens comme étant une personne appréciée dans mon quartier/village. _____ |__|

GS_C5_004. Je suis souvent anxieux(euse). _____ |__|

GS_C5_005. En résumé, diriez-vous que vous pouvez prendre des décisions concernant votre vie sans demander / se référer à d'autres personnes?
 (QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)
 GS_C5_005a. |__| GS_C5_005. |__| (si 3, 6, ou 7, sauter c.) GS_C5_005c. |__|

C.6. Genre

GS_C6_001. [si marié(e)! – demander brièvement si le/la répondant/e est marié/e ou pas] Mon mari et moi/ma femme et moi avons le même pouvoir par rapport aux décisions importantes du ménage. _____ |__|

GS_C6_002. Dans ma communauté, les filles sont plus défavorisées dans leur accès à l'école que les garçons. ____|__|

GS_C6_003. Selon moi, les femmes devraient avoir le même pouvoir que les hommes dans les décisions importantes du ménage. _____ |__|

GS_C6_004. En résumé, estimez-vous que les hommes et les femmes ont les mêmes droits et possibilités dans votre communauté?
 (QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)
 GS_C6_004a. |__| GS_C7_004b. |__| (si 3, 6, ou 7, sauter c.) GS_C7_004c. |__|

C.7. Aide financière via les groupements

Lire pour la personne: Maintenant, à propos de l'emprunt et de l'épargne...

GS_C7_001. Je peux facilement emprunter de la nourriture lorsque j'en ai besoin. _____ |__|

GS_C7_002. Je peux facilement emprunter de l'argent lorsque j'en ai besoin. _____ |__|

GS_C7_003. J'ai de l'argent mis de côté que je peux utiliser en cas d'urgence. _____ |__|

Si oui ('1' ou '2'), où ? (max. 3): _____ Si non : sauter à GS_C7_005. -----

.....

GS_C7_004. Si oui : Économisez-vous individuellement pour un usage particulier ? (plusieurs réponses possibles!)

principalement pour :	1.Oui	2.Non	
1.affaires	GS_C7_004_1	__	
2.un événement familial	GS_C7_004_2	__	
3.acheter quelque chose (quoi?)	GS_C7_004_3	__	GS_C7_004_3x :
4.l'avenir des enfants	GS_C7_004_4	__	
5.autre raison (préciser)	GS_C7_004_5	__	GS_C7_004_5x :
6.pour aucune raison particulière	GS_C7_004_6	__	



GS_C7_005. Mes moyens financiers familiaux ont augmenté à cause des actions collectives. _____ |__|

Si d'accord ('1' ou '2'), quelles actions collectives ? (max. 3)

.....

.....

GS_C7_006. En résumé, existe-t-il dans le quartier / village une bonne disponibilité de prêts pour des usages importants ?
(QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)

GS_C7_006a. |__| GS_C7_006b. |__| (si 3, 6, ou 7, sauter c.) GS_C7_006c. |__|

GS_C7_007. En résumé, il est possible d'épargner de l'argent en toute sécurité dans mon village / quartier.

(QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)

GS_C7_007a. |__| GS_C7_007b. |__| (si 3, 6, ou 7, sauter c.) GS_C7_007c. |__|

C.8. Pratiques agricoles

Est-ce que vous exploitez un terrain agricole (production végétale)? Si « non » sauter à GS_C8_007. -----

GS_C8_001. J'utilise seulement mes propres semences. _____ |__|

GS_C8_002. Normalement, mes opérations agricoles sont capables de surmonter les conditions météorologiques défavorables (sécheresse, fortes pluies, inondations). _____ |__|

GS_C8_003. Il est facile d'obtenir de l'aide de la part des autres pour cultiver son champ. _____ |__|

GS_C8_004. Est-ce que dans ce village, la pratique de l'entraide dans la culture de vos champs est employée ? _____ |__|

GS_C8_005. Je cultive plusieurs types de cultures différentes en même temps. _____ |__|

GS_C8_006. Mon ménage a un bon équilibre entre un revenu agricole et d'autres activités. _____ |__|

GS_C8_007. En résumé, dans mon village, tous les paysans cultivent de manière à protéger l'environnement.

(QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)

GS_C8_007a. |__| GS_C8_007b. |__| (si 3, 6, ou 7, sauter c.) GS_C8_007c. |__| <-----

C.9. Santé économique et sécurité individuelle

GS_C9_001. Des pratiques d'usure existent encore dans ce quartier/village. _____ |__|

GS_C9_002. J'ai des dettes en dehors de ma famille (proche) et du groupement de solidarité. _____ |__|

GS_C9_003. J'ai des dettes envers des personnes en dehors du village/quartier. _____ |__|

GS_C9_004. Je m'inquiète souvent de la situation financière de mon ménage. _____ |__|

GS_C9_005. Lorsque j'emprunte un montant d'argent, je ne peux pas toujours le rembourser facilement. _____ |__|

GS_C9_006. En cas de catastrophe naturelle (par exemple : inondation ou sécheresse), je serais optimiste quant au rétablissement de ma famille. _____ |__|

GS_C9_007. Si quelqu'un de ma famille tombe malade, nous pouvons facilement obtenir de l'argent pour lui donner les soins médicaux appropriés. _____ |__|

GS_C9_008. (Seulement SEN) Je peux acheter des choses à des prix moindres qu'avant (par exemple : semences, produits alimentaires, fournitures...) _____ |__|

GS_C9_009. En résumé, ma situation financière est suffisante pour bien vivre.

(QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)

GS_C9_009a. |__|

GS_C9_009b. |__| (si 3, 6, ou 7, sauter c.)

GS_C9_009c. |__|

GS_C9_010. En résumé, la situation financière de ma famille est telle que nous n'avons aucun problème pour bien surmonter des crises (événements pas prévus).

(QUESTIONS : VOIR FEUILLE SUPPLEMENTAIRE)

GS_C9_010a. |__|

GS_C9_010b. |__| (si 3, 6, ou 7, sauter c.)

GS_C9_010c. |__|

C.10. Résumé global

[Info : GS_C10_010 sera posé dans trois ordres différents ; il y a trois versions du questionnaires.]

GS_C10_001. En résumé, par rapport à quels sujets le groupement de solidarité a-t-il fait la plus grande différence?
Veuillez écouter la liste complète et en choisir trois:

GS_C10_001a. Discuter des problèmes en groupe _____ |__|

GS_C10_001b. Donner l'espoir de pouvoir changer les choses _____ |__|

GS_C10_001c. Parler d'une seule voix _____ |__|

GS_C10_001d. Chacun se sent égal au sein de la communauté _____ |__|

GS_C10_001e. Bien-être et liberté personnels _____ |__|

GS_C10_001f. Relations plus égales entre hommes et femmes _____ |__|

GS_C10_001g. Capacité d'emprunter de l'argent _____ |__|

GS_C10_001h. Capacité de mettre de côté de l'argent _____ |__|

GS_C10_001i. Changer la façon dont nous cultivons _____ |__|

GS_C10_001j. Donner sécurité et liberté économique _____ |__|

[Peut-être, si c'est plus que trois]: C'est plus que trois. Pouvez-vous dire quels sont les trois plus importants?

GS_C10_002. Une dernière question sur les groupements : selon vous, quelle est la chose qui a changé le plus dans votre vie en raison de votre participation dans le groupement de solidarité ? (réponse ouverte)

Changements positifs

Changements négatifs

.....	
.....	
.....	
.....	
.....	

Module D. Informations personnelles (II).

Dire : Finalement, puis-je vous poser s’il-vous-plaît six brèves questions générales?

GS_D_001. Sexe de l’individu (noter sans demander) 1.Homme 2.Femme _____ |__|

GS_D_002. Depuis quand vivez-vous dans ce quartier/village? (année/s) _____ |__|__|

GS_D_003. Quel âge avez-vous ? _____ |__|__|

GS_D_004. État civil _____ |__|

1.Marié(e) 2.Célibataire 3. veuf/veuve 4. divorcé(e) 5. autre

GS_D_005. Quel est le niveau d’éducation le plus élevé que vous avez complété? _____ |__|__|

1. Primaire 2.Collège 3.Lycée 4.Supérieur 5.Enseignement coranique
6. Alphabétisation 7. Aucun

GS_D_006. Quelle est votre principale activité économique? *réponse ouverte*

.....

GS_D_007. Quelle est la principale source de revenu de votre ménage? *réponse ouverte*

.....

Merci beaucoup, nous avons fini. Je vous remercie.

Module E. Fin.

Le/la recenseur **vérifie la position GPS** ainsi que l'heure et les enregistrements sont sur le questionnaire.

GS_E_001. Heure fin entretien _____ |__|__|__|__|

GS_E_002. Le/la répondant/e a-t-il/elle été dérangé(e) durant l’entretien? _____ |__|

1. Non. 2. Oui : Qu’est-ce qu’il s’est passé ?

.....

GS_E_003. Selon vous, le/la répondant/e aurait-il/elle pu être biaisé(e) par la présence de quelqu'un d'autre? _ |__|

1. Non. 2. Oui : Pourquoi ?

.....

Annex 4: Sampling approach documentation

Senegal (S. Sow)

Approche d'échantillonnage de l'évaluation d'impact des groupes/calebasses de solidarité (GS) au Sénégal

Il est bon de rappeler que le programme calebasses de solidarité au Sénégal est déroulé par 13 organisations partenaires. Au total il y aurait présentement (rapport Décembre 2017) 1 045 calebasses et 47 670 adhérents dont 86 % de femmes.

L'approche d'échantillonnage comprend plusieurs niveaux

Niveau 1 : choix des partenaires

Le choix des partenaires à cibler dans le cadre de cette évaluation est fait de manière aléatoire sur la base de critères discutés et retenus avec la coordination nationale du programme au Sénégal. Le premier critère fait référence à la proximité géographique. Sur cette base il a été retenu de ne cibler que les partenaires situés à 150 km du bureau de la coordination nationale à Thiès. Ces derniers sont au nombre de 6 à savoir ADK - AGRECOL – ACCES - RECODEF- UGPM -SAPPATE et ASDES.

Pour réduire les biais liés à la traduction du questionnaire en plusieurs langues mais aussi à l'accoutumance aux enquêtes que certains partenaires pourraient manifester, un second critère faisant référence à la langue permet de cibler parmi ces organisations celles qui ont comme langue maternelle le wolof et qui en plus n'ont pas l'objet de plusieurs enquêtes durant les années passées. C'est ainsi que les quatre partenaires suivants ont été finalement retenus comme cibles de l'enquête dans le cadre de l'évaluation d'impact des groupes/calebasses de solidarité (GS) au Sénégal : **Agrecol Afrique (Séssène) – ASDES (Kaolack) – RECODEF (Fissel) et UGPM (Mékhé)**

Niveau 2 : répartition des membres à enquêter en fonction des partenaires

Conformément au protocole de l'étude proposé par IDS, le sondage à effectuer auprès des GS consiste à réaliser un total de 250 entrevues-questionnaires dont 200 avec des individus membres des GS et 50 avec un groupe contrôle formé par des individus non membres des GS. Selon le dernier rapport de la coordination d'ADC Sénégal de Décembre 2017, les quatre organisations partenaires retenus renferment à elles seules **413** calebasses et comptent un effectif de **17 083** membres.

La répartition de la taille du sondage se fera ainsi de manière proportionnelle aussi bien pour la population des membres des calebasses que pour le groupe contrôle. Cette proportionnalité sera fonction du poids du nombre de membres / nombres de calebasses du partenaire sur l'effectif total de membres / effectif total de calebasses des quatre partenaires retenus. Ce qui donne la situation suivante:

Organisations partenaires	Nombre de calebasses	Nombre de membres	Pourcentage total		Effectif à enquêter		
			% nombre calebasses	% nombre de membres	Nombre calebasses à enquêter	Nombre membres à enquêter	Nombre membres du groupe contrôle
AGRECOL (rural, agropasteurs)	95	2 509	23 %	15 %	08	30	8
ASDES (rural&urbain, peche& agropasteurs)	52	2 299	13 %	13 %	08 (5u, 3r)	26	8
RECODEF (rural, agropasteurs)	204	9 653	49 %	57 %	27	114	26
UGPM (rural, agropasteurs)	62	2 622	15 %	15 %	08	30	8
TOTAL	413	17 083	100 %	100 %	51	200	50

Niveau 3 : Modalités de choix des calebasses et des membres au sein des partenaires ciblés

Un troisième niveau d'échantillonnage permet de décider des modalités de choix des calebasses et des membres à enquêter. A ce niveau le tirage au hasard sera préconisé. Toutefois avant de procéder au tirage au hasard des calebasses à enquêter chez chaque partenaire et dans le souci de toucher toutes les particularités, il faudra regrouper les calebasses en fonction de plusieurs critères (ancienneté, taille, position géographique, secteurs d'activités...) à discuter et formaliser avec l'équipe du partenaire.

Madagascar (R. Ratovoarinony)

Approche d'échantillonnage de l'évaluation d'impact des groupes de solidarité (GS) à Madagascar

A Madagascar, le Programme de Groupes de Solidarité est mis en œuvre par 07 organisations partenaires. Douze Régions sont concernées par ce Programme qui se déroule dans 35 Districts et couvre 11 325 Groupements de Solidarité. **L'ONG Tsinjo Aina SAVA** s'occupe des 04 Districts de ladite Région ; **L'ONG Longo laby** s'occupe des Districts de Mahabo et Morondava (Région Menabe) ; **Tsinjo Aina Mahajanga** pour la Région Boeny (Districts de Ambato Boeny, Mahajanga II, Mitsinjo, Marovoay) ; **ONG TSANTA** pour les Régions Analamanga, Vakinankaratra, Itasy (Districts Antananarivo Atsimondrano, Antananarivo Avaradrano, Manjakandriana, Antsirabe I, Antsirabe II, Ambatolampy, Betafo, Arivonimamo, Mirinarivo, Soavinandriana) ; **ONG TARATRA** pour les Régions Menabe, Ihorombe, Vatovavy Fitovinany (Miandrivazo, Mahabo, Ihosy, Ifanadiana, Mananjary) ; **ONG Tsinjo Aina Toamasina** s'occupe des Régions Atsinanana, Analanjirofo (Brickaville, Toamasina II, Vatomandry, Fenerive-Est, Vavatenina, Soanierana Ivongo) ; **ONG Tsinjo Aina Fianarantsoa** pour la Région Haute Matsiatra (Districts Ambalavao, Isandra, Lalangina).

Localisation des Groupes de Solidarité à Madagascar

L'approche d'échantillonnage comprend plusieurs niveaux et tient compte du contexte du pays, notamment l'éloignement, l'accessibilité et le problème d'insécurité à Madagascar surtout en milieu rural. Toutefois, tout en considérant certains critères et informations qui étaient analysés auprès de la coordination nationale du Programme, l'échantillonnage adopte la méthode aléatoire.

Organisation partenaire	Région	District	Commune	Fokontany	Nombre Groupement
ONG Tsinjo Aina SAVA	SAVA	Andapa	13	71	275
ONG Tsinjo Aina SAVA	SAVA	Antalaha	6	50	221
ONG Tsinjo Aina SAVA	SAVA	Sambava	12	65	334
ONG Tsinjo Aina SAVA	SAVA	Vohemar	3	19	104
Longo laby	Menabe	Morondava	4	41	212
Longo laby	Menabe	Mahabo	5	37	208
ONG Tsinjo Aina Mahajanga	Boeny	Ambatoboeny	4	34	245
ONG Tsinjo Aina Mahajanga	Boeny	Mahajangall	9	53	851
ONG Tsinjo Aina Mahajanga	Boeny	Marovoay	10	88	398
ONG Tsinjo Aina Mahajanga	Boeny	Mitsinjo	3	28	200
ONG TSANTA	Analamanga	Antananarivo Atsimondrano	2	11	96
ONG TSANTA	Analamanga	Antananarivo Avaradrano	8	32	255
ONG TSANTA	Analamanga	Manjakandriana	11	55	569
ONG TSANTA	Itasy	Arivonimamo	4	12	23
ONG TSANTA	Itasy	Miarinarivo	5	49	258
ONG TSANTA	Itasy	Soavinandriana	2	12	36
ONG TSANTA	Vakinankaratra	Ambatolampy	12	46	236
ONG TSANTA	Vakinankaratra	Antsirabe I	1	6	20
ONG TSANTA	Vakinankaratra	Antsirabe II	10	41	201
ONG TSANTA	Vakinankaratra	Betafo	5	16	68
ONG TARATRA	Atsimo Andrefana	Ampanihy	12	111	395
ONG TARATRA	Atsimo Andrefana	Betioky	14	101	374
ONG TARATRA	Menabe	Miandrivazo	10	70	764
ONG TARATRA	Menabe	Mahabo	1	13	85
ONG TARATRA	Ihorombe	Ihoso	10	99	695
ONG TARATRA	V7V	Ifanadiana	9	51	322
ONG TARATRA	V7V	Mananjary	15	71	679
ONG Tsinjo Aina Toamasina	Atsinanana	Brickaville	14	214	562
ONG Tsinjo Aina Toamasina	Analanjirifo	Fénérive Est	5	36	128
ONG Tsinjo Aina Toamasina	Analanjirifo	Soanierana Ivongo	2	21	84
ONG Tsinjo Aina Toamasina	Atsinanana	Toamasina II	12	222	689
ONG Tsinjo Aina Toamasina	Atsinanana	Vatomandry	8	63	148
ONG Tsinjo Aina Toamasina	Analanjirifo	Vavatenina	6	9	38
ONG Tsinjo Aina Fianarantsoa	Haute Matsiatra	Lalangiana	12	64	508
ONG Tsinjo Aina Fianarantsoa	Haute Matsiatra	Ambalavao	9	45	506
ONG Tsinjo Aina Fianarantsoa	Haute Matsiatra	Isandra	6	51	538

11 325

Source : Coordination nationale ADC Madagascar.

Niveau 1 : choix des Organisations partenaires

Le premier niveau d'échantillonnage est parti du choix des Organisations partenaires qui considère le critère de proximité géographique et le moyen d'accès à la Région. Pour cela, la Région SAVA sera éliminée. La forte insécurité qui prévaut dans certaines Régions oblige de ne pas les retenir comme le cas de la Région Haute Matsiatra et Menabe. Avec tous ces critères, le choix revient aux ONG TSANTA, Tsinjo AINA Mahajanga, Tsinjo Aina Toamasina et TARATRA.

Etant donné que dans notre proposition technique, trois équipes composées de deux enquêteurs chacune sont prévues pour réaliser la collecte des données. Ainsi, retenir trois Organisations sur les sept existantes donne une meilleure représentativité des partenaires. Une équipe assurera donc la collecte dans la zone d'intervention d'une organisation partenaire. Le tirage aléatoire de ces partenaires fournit la liste suivante : **TSANTA, Tsinjo Aina Toamasina et TARATRA**. La méthode utilisée est le tirage aléatoire sans remise de trois organisations partenaires sur quatre.

Niveau 2 : répartition des groupements à enquêter en fonction des partenaires

A l'instar des TRD de l'étude proposé par IDS, le sondage à effectuer auprès des GS consiste à réaliser un total de 250 entrevues-questionnaires dont 200 avec des individus membres des GS et 50 avec un groupe témoin formé par des individus non membres des GS. Donc, chaque équipe doit réaliser 84 enquêtes dont 67 auprès des membres de GS et 17 auprès des individus témoins. En utilisant la technique du nombre aléatoire, le ciblage de ces individus se

fait à partir d'un tirage aléatoire de deux districts d'intervention de l'organisation partenaire dans lesquels on tire au hasard une Commune chacun.

La technique du nombre aléatoire utilisée consiste à faire un tirage de deux Districts d'intervention du partenaire en leur attribuant des probabilités proportionnelles au nombre de GS. Ce qui amène à trier les Districts selon le nombre croissant de GS. De là, on calcule la fréquence et la fréquence cumulée des GS dans chaque District. Ensuite, on génère deux nombres aléatoires pour déterminer les Districts dont la fréquence cumulée correspond à la valeur supérieure immédiate des nombres aléatoires générés. Le même principe est utilisé pour le choix de la Commune à l'intérieur du District choisi. Pour le cas particulier de l'ONG TARATRA, le premier nombre aléatoire tiré est associé au District de Mananjary. Ainsi, le District d'Ifanadiana (dans la même Région) est logiquement retenu par souci de grand éloignement par rapport aux autres Districts de cette ONG.

Dans chaque Commune tirée, on choisit au hasard 8 groupements (utilisation de la technique de pas de tirage sur la base de la liste fournie par les partenaires ou des responsables régionaux du programme). Pendant toutes ces étapes d'échantillonnage, la collaboration et la contribution des coordinations régionales sont très indispensables (informations/logistiques sur les sites d'intervention, liste des groupements et des membres,...).

Le résultat de l'échantillonnage des groupements est donné dans le tableau suivant :

Organisations partenaires	District	Commune	Effectif à enquêter		
			Nombre de groupements à enquêter	Nombre membres à enquêter	Nombre membres du groupe contrôle à enquêter
TARATRA	Mananjary	Antsenavolo	8	33	8
	Ifanadiana	Ifanadiana	8	34	9
TSANTA	Miarinarivo II	Analavory	8	33	8
	Antananarivo Atsimondrano	Ambohijanaka	8	34	9
Tsinjo Aina Toamasina	Brickaville	Brickaville	8	33	8
	Toamasina II	Antetезambaro	8	33	8
TOTAL			48	200	50

Niveau 3 : Modalités de choix des membres des groupements au sein des partenaires ciblés

Dans chaque groupement choisi, on fait un tirage aléatoire de 4 ou 5 membres de GS. Pour le groupe témoin, on choisit 8 ou 9 individus non membres qui se trouvent dans le Fokontany des groupements tirés. Le tirage des individus membres à enquêter se fera sur place en utilisant la méthode de pas de tirage sur la base de la liste fournie par les partenaires.

Annex 5: Table of responses to “most important changes” open-response question

Top category	Secondary category	Senegal		Madagascar	
Household economy	Better finances/revenue	11	3.6%	13	4.9%
	Borrowing (not specified)	33	10.7%	27	10.2%
	Borrowing confidentially	5	1.6%	0	0.0%
	Borrowing food/things	6	2.0%	1	0.4%
	Borrowing money	31	10.1%	20	7.5%
	Debt reduction	7	2.3%	6	2.3%
	Lower expenditures	13	4.2%	2	0.8%
	Production	2	0.7%	12	4.5%
	Savings	2	0.7%	9	3.4%
	Standard of living	2	0.7%	14	5.3%
Community-building	Confidentiality	7	2.3%	0	0.0%
	Good relations/understanding	11	3.6%	10	3.8%
	Mutual aid	10	3.3%	11	4.2%
	Reduced inequality	5	1.6%	0	0.0%
	Sharing work	0	0.0%	12	4.5%
	Solidarity/cohesion	15	4.9%	21	7.9%
	Space for discussion & exchange of ideas	3	1.0%	16	6.0%
	Shared assets	3	1.0%	0	0.0%
Meeting basic needs	Access to food	23	7.5%	3	1.1%
	Access to goods/group purchase	19	6.2%	0	0.0%
	Assistance in emergencies	11	3.6%	8	3.0%
	Health	12	3.9%	0	0.0%
	Other	2	0.7%	1	0.4%
	Schooling	15	4.9%	0	0.0%
Well-being & personal growth	Know-how/Training	1	0.3%	11	4.2%
	Mentality change	0	0.0%	9	3.4%
	Self-confidence/feeling at ease	47	15.3%	14	5.3%
	Social relations	0	0.0%	4	1.5%
	Unclear/unspecific	0	0.0%	1	0.4%
Agricultural improvement	(not specified)	1	0.3%	13	4.9%
	Changed practices	1	0.3%	5	1.9%
	Working together	0	0.0%	3	1.1%
Unclear/unspecific		9	2.9%	19	7.2%
Total		307	100.0%	265	100.0%

Annex 6: Overview of qualitative data

Focus group discussions with members

- Senegal

	1	2	3	4	5
Date de transcription :	29/10/2018	15/10/2018	22/10/2018	27/10/2018	01/11/2018
Transcription par :	Rouguiatou Diallo	Moustapha housny	Moustapha housny	Rouguiatou Diallo	Fatoumata LEYE
Facilitateur :	Abdou Lahate Lô	Birane Dièye	Birane Dieye	Moustapha Housny & B. Dièye	Birane Dièye
Localisation (district et village/ville) :	pres de Guitir, pres Fissel	Ndeukou Ndiagne, pres Mekhe	Niomar	Sandiarra	Ourour, Kaolack
Localisation GPS :	14.523249 - 16.649420	15.077549 - 16.671955	14.46194 - 16.7261833	14.435275 - 16.7870250	14.324056, - 16.030507
Date d'entretien :	20/10/2018	10/10/2018	13/10/2018	14/10/2018	12/10/2018
Duree :	01:11	01:06	01:22	01:27	01:15
Combien de personnes :	6	6	6	6	8
Combien de groupes diff. :	6	3	6	4	6
Genres (f, h) :	4f, 2h	6f, 0h	6f, 0h	6f, 0h	6f, 2h
Quels âges:	26-51	20+	32-40	22-47	25-60
Membres depuis:	3-4 ans	+ 6 ans	3 - 6 ans	1-3 ans	5
Combien membres du bureau:	4	3	4	5	3
Combien membres simples:	2	4	2	1	5

	6	7	8
Date de transcription :	30/10/2018	17/10/2018	03/11/2018
Transcription par :	Fatoumata LEYE	Moustapha Housny	Fatoumata LEYE
Facilitateur :	Abdou Lahad LO	Birane Dièye	Abdou Lahad LO
Localisation (district et village/ville) :	ASDES Siege, Kaolack	Femboul, pres Mekhe	Fissel village
Localisation GPS :	14.147722 - 16.085646	15.155660 - 16.618402	14.5413631 - 16.61433944
Date d'entretien :	11/10/2018	10/10/2018	19/10/2018
Duree :	01:17	01:15	01:12
Combien de personnes :	6	6	6
Combien de groupes diff. :	6	2	6
Genres (f, h) :	5f, 1h	6f, 0h	4f, 2h
Quels âges:	38-50	30-60	35-55
Membres depuis:	2-8 ans	8	2-12 ans
Combien membres du bureau:	4	4	5
Combien membres simples:	2	2	1

- Madagascar

	1	2	3	4	5
Date de transcription :	01/11/2018	06/10/2018	24/11/2018	04/11/2018	27/11/2018
Transcription par :	Raphael	Raphael	Raphael	Raphael	Raphael
Facilitateur :	Raphael	Raphael/Phil	Raphael	Raphael	Raphael
Localisation (district et village/ville) :	Antetetzambaro	Antananarivo-Ambohijanaka	Ambiabe-Ifanadiana	Brickaville	Analavory
Localisation GPS	-18.07140497 49.39180184	-19.01277339 47.56942131	-21.414405 47.609607	-18.82130632 49.071567049	-18.939581 46.6768982
Date d'entretien :	22/10/2018	15/10/2018	27/10/2018	23/10/2018	09/11/2018
Duree :	55mn	1h20mn	1h 33mn	1h12mn	1h50mn
Combien de personnes :	6	5	4	6	4
Combien de groupes diff. :	1	2	2	1	1
Genres (f, h) :	3F et 3H	1F et 4H	1F et 3H	6F et 0H	0 F et 4H
Quels âges:	50 à 60 ans	25 à 64 ans	23 à 60 ans	30 à 70 ans	43 et 54 ans
Membres depuis:	depuis 2016	1 à 12 ans	depuis 2013 et depuis 2007	1 an 1/2	2017
Combien membres du bureau:	3	0	2	2	1
Combien membres simples:	3	5	2	4	3

Focus group discussions with animators**- Senegal**

	1	2	3	4
Date de transcription :		26/10/2018	(vide)	20/10/2018
Transcription par :	Rougui DIALLO	Fatoumata LEYE	Rougiatou Diallo	Moustapha housny
Facilitateur :	Sémou SOW	Sémou SOW	Sémou SOW	Birane Dieye
Localisation:	Séssène	Kaolack	Fissel	Mekhe
(Localisation GPS)	-	-	-	15.1183812 - 16.633740
Date d'entretien :	17/10/2018	11/10/2018	17/10/2018	10/10/2018
Duree :	01:44	01:55	02:02	01:57
Combien de personnes :	7	4	8	6
Combien de différentes OPs :	1	1	1	1
Genres (f, h) :	3f, 4h	3f, 1h	4f, 4h	1f, 5h
Quels âges:	30-42	33-49	28-56	40-50
Dans le programme depuis:	5 mois - 13 ans	2-8 ans	3 mois à 19 ans	9 à 15 ans
Combien d'animateurs locaux/réseau :	4	3	4	4
Combien d'animateurs principales :	1	1	03 employés bureau+1 stagiaire	2

- Madagascar

	1	2	3	4	5	6
Date de transcription :	13/11/2018	17/11/2018	07/11/2018	15/11/2018	15/11/2018	22/11/2018
Transcription par :	Raphael	Raphael	Raphael	Raphael	Raphael	Raphael
Facilitateur :	Raphael	Raphael	Raphael/Phil	Raphael/Phil	Raphael	Raphael
Localisation:	Bureau Tinjo Aina Brickaville	Bureau Tinjo Aina Ifanadiana	Analamanga, Itasy, vakinan karatra	AP TSANTA	Analavory Itasy	Toamasina
Localisation GPS	-18.821312 49.0711556		Bureau TSANTA	Bureau TSANTA	-18.974427 46.718166	Bur. Tsinjo Aina Toam.
Date d'entretien :	05/11/2018	27/10/2018	11/10/2018	11/10/2018	08/11/2018	05/11/2018
Duree :	2h14mn	1h 12mn	1h 56mn	2h 03mn	1h 48 mn	1h 31 mn
Combien de personnes :	6	3	6	3	4	3
Combien de différentes OPs :	Toamasina Zone Sud	Taratra	TSANTA	TSANTA	TSANTA	Tsinjo Aina Toamasina
Genres (f, h) :	2 F et 4 H	3 F	2 F et 4H	0 F et 3H	1 F et 3H	1 F et 2H
Quels âges:	23 à 57 ans	36 à 45 ans	34 à 52 ans	32 à 42 ans		
Dans le programme depuis:	7 mois à 19 ans	11 à 12 ans	2 à 13 ans	2 à 11 ans	2 à 6 ans	12 à 16 ans
Combien d'animateurs locaux/réseau :	3	1	6	0	4	0
Combien d'animateurs principales :	2	2	0	3	0	1 + Coordinat. régional

Key informant interviews**- Senegal**

	1	2	3	4	5
Enquêteur :	Sémou SOW	Abdou Lahate Lô	Sémou SOW	Sémou SOW	Sémou SOW
Date entretien :	04/10/2018	20/10/2018	11/10/2018	18/10/2018	19/10/2018
Localisation (district et village/ville) :	Ndande (dép. Kébémér, rég. Louga)	Thiadiaye (dép. Mbour, rég. Thiès)	Kaolack	Ngoye (dép. Bambey, rég. Dioubel)	Séssène (dép. Mbour, rég. Thiès)
Duree :	00:19	00:33	00:20	00:33	00:32
Nom :	Oumy Ndao Niang	Sérigne Mbacké SARR	Ousmane SARR	Mousslimatou Sene	Ibrahima Séne
Age :	43	70	34	45	56
Genre :	f	h	h	f	h
Profession ou rôle :	Infirmière Cheffe de Poste de Ndande	Chef de village de Nguémé	journaliste radio « Dunyaa » FM	Présidente Réseau calebasses Ngoye	Imam ratib de Sessene
Autres informations importantes ?	dans la commune depuis 2014	né à Guémé	à Kaolack depuis 1989	en même temps trésorière de calebasse	

(Senegal ctd.)

	6	7	8	9
Enquêteur :	Sémou SOW	Sémou SOW	Sémou SOW	Sémou SOW
Date entretien :	12/10/2018	20/10/2018	04/10/2018	20/10/2018
Localisation (district et village/ville) :	Thiomby (Gandiaye, Kaolack)	Ndiagianiao (dép. Mbour, Rég. Thiès)	Méouane (Tivaouane, rég. Thiès)	Ndiagianiao (dép. Mbour, Rég. Thiès)
Duree :	00:28	00:32	00:24	00:22
Nom :	Mamadou DIOUF	Gana Ngingue	Monsieur DJIBA	Fatou Mbengue Seck
Age :	43	57	44	pas demande
Genre :	h	h	h	Fatou Mbengue Seck
Profession ou rôle :	Directeur école Keur Sissoko commune de Thiomby	Maire de Ndiagianiao	Chef de la brigade des eaux et forêts arrondissement de Léona	Chef du CADL de la commune de Fissel
Autres informations importantes ?	revenu à Thiomby en 2011		là depuis janvier 2009	responsable du CADL depuis 2010

- Madagascar

	1	2
Enquêteur :	Raphael	Raphael
Date entretien :	23/10/2018	26/10/2018
Localisation (district et village/ville) :	Brickaville	Ifanadiana
Duree :	28mn	40mn
Nom :	pseudonyme : Jeannette	Ramanga Jean
Age :	31 ans	53 ans
Genre :	F	H
Profession ou rôle :	Sage-Femme	Instituteur-Adjoint au Maire
Autres informations importantes ?		

Questions clés & questions de relancement	Raison d'être et logique des questions & conseils supplémentaires
<p>1. Quelles sont les motivations qui vous poussent à contribuer à la calebasse et à décider combien d'argent vous allez mettre dans la calebasse?</p> <ul style="list-style-type: none"> • <i>(demander à ~3 membres) Donc, vous avez 1000 francs en poche, combien vous mettriez comme apport dans la calebasse? (Attendre les réponses) Sur quoi vous vous êtes basé pour choisir ce montant ?</i> 	<p>Pour commencer, vous pouvez agir de façon un peu naïve. Faites comme si vous en savez peu sur les calebasses de solidarité, mais vous êtes une personne intelligente et curieuse à leur sujet. Cela peut amener les gens à s'ouvrir.</p> <p>Cette question veut comprendre les motivations qui poussent les membres à contribuer à la calebasse. Les répondants diront probablement: "Je mets plus quand j'ai plus, moins quand j'ai moins." L'objectif est de les amener à être plus spécifique. Après tout, la contribution est anonyme, alors pourquoi mettre plus que ce qu'on attend de ses voisins? Quelle est la motivation pour mettre plus qu'un peu d'argent?</p>
<p>2. À quoi servent les prêts de la calebasse?</p> <ul style="list-style-type: none"> • <i>(a) À part de ce que vous venez de citer, est-ce qu'il y a d'autres utilisations du crédit?</i> • <i>(b) Avez-vous déjà eu des difficultés avec certains prêts non remboursés? Que faites-vous dans cette situation?</i> • <i>(c) Quels autres services financiers utilisez-vous, ou connaissez-vous d'autres membres qui les utilisent?</i> • <i>Pour quelles raisons les utilisent-ils?</i> 	<p>(a) Au début, ils vous diront les choses habituelles: pour la nourriture, urgences médicales, dépenses scolaires... Mais en réalité, si vous prêtez de l'argent à quelq'un/e, vous ne pourrez pas contrôler facilement ce que l'emprunteur en fera.</p> <p>(b) Assurer le remboursement d'un prêt bénévole est toujours délicat. Si un/e membre dit qu'il ne peut pas rembourser, cela peut être de sa faute ou non. Que se passerait-il si le groupe ne demandait jamais le remboursement?</p> <p>(c) Aussi, les calebasses ne sont pas non plus les seules dans le paysage des interventions des ONG; par exemple, il existe également des programmes de microfinance. Les membres sont-ils impliqués? Comment cela pourrait-il affecter ce qu'ils font dans la calebasse?</p>
<p>3. Avez-vous déjà envisagé de supprimer la disposition de «l'anonymat» dans la mobilisation de l'AVA?</p> <ul style="list-style-type: none"> • <i>Préférez-vous que ce soit anonyme? Pourquoi?</i> 	<p>Cette question pourrait les provoquer un peu. Ils devraient expliquer pourquoi l'anonymat compte pour le succès de la calebasse. Apparemment, cela permet même aux personnes très pauvres d'y adhérer, car elles peuvent contribuer très peu. S'agit-il de prévenir la honte? Y a-t-il peut-être des inconvénients à l'anonymat?</p>
<p>4. Qu'est-ce qui pousse les familles dans votre communauté* (*village ou quartier) vers l'endettement?</p> <ul style="list-style-type: none"> • <i>La calebasse, a-t-elle contribué à réduire cette endettement?</i> • <i>(si oui:) Comment?</i> 	<p>Passons à un autre sujet ... Ils seront probablement en mesure de donner de nombreuses raisons pour l'endettement. Si possible, demandez-leur quelles sont les causes les 3 principales causes.</p> <p>Plus intéressantes sont les «questions de relancement», en particulier la question «comment»? Si vous pouvez les pousser là-dessus: une si petite calebasse peut-elle vraiment s'attaquer au gros problème de l'endettement?</p>
<p>5. Vous rappelez-vous de la dernière catastrophe qui a frappé votre communauté? Si oui, laquelle?</p> <ul style="list-style-type: none"> • <i>La situation était-elle différente pour les membres calebasse, par rapport aux non-membres?</i> 	<p>Cette question concerne la résilience aux catastrophes naturelles et le changement climatique. (Il est possible qu'il n'y ait pas eu de catastrophe majeure depuis leur arrivée dans la calebasse; si oui, passez simplement à la question suivante.) En cas d'inondation, d'incendie de forêt ou de sécheresse, les calebasses aident-elles les membres à gérer et à récupérer? Quelle est leur efficacité à faire cela? Et qu'est-ce qui les rend efficaces?</p>
<p>6. Au moment de la soudure, est-ce que les membres de la calebasse ont une situation meilleure que les non-membres?</p> <ul style="list-style-type: none"> • <i>(si oui/non:) Pourquoi?</i> 	<p>Les calebasses sont supposées aider les membres à traverser des périodes difficiles. Est-ce vrai qu'ils le font? Une question que nous aimerions mieux comprendre est aussi la suivante: comment peuvent-ils aider tout le monde, si tout le monde a besoin d'aide en même temps? Est-ce que l'argent a toujours été suffisant? Nous cherchons les limites aux calebasses.</p>
<p>7. Quelles sont les raisons pour lesquelles certaines personnes ne sont pas devenues membres de la calebasse?</p> <ul style="list-style-type: none"> • <i>Ces sont les plus aisés ? Des gens trop pauvres ?</i> 	<p>Certaines personnes sont-elles trop riches pour <i>vouloir</i> être membres? Certaines personnes sont-elles trop pauvres pour <i>pouvoir</i> devenir membres? Probablement les femmes diront: « les hommes ne veulent jamais se joindre ». Demandez pourquoi les hommes ne se joignent pas. Mais il est également important de vérifier si tout le monde est <i>vraiment</i> libre de s'inscrire, s'il le souhaite.</p>

<p>8. Comment les femmes membres des calebasses sont perçues par les hommes (leurs maris ; autres hommes du village)?</p> <ul style="list-style-type: none"> • <i>(à manipuler avec souplesse :) Dans votre calebasse y a-t-il que des femmes? Si oui, accepteriez-vous que des hommes deviennent membres? Et quels seraient les changements?</i> 	<p>Être membre aide-t-il les femmes à obtenir la liberté ou à s'exprimer face aux hommes? Comment le fait d'être membre change-t-il les relations dans le ménage?</p> <p>La «question de relancement» concerne la dynamique au sein du groupe. Est-ce que les hommes vont simplement prendre le contrôle, s'ils se joignent? Les femmes perdraient-elles peut-être un espace spécial protégé? Certaines calebasses ont des membres hommes et femmes; la question ici est comment ils pensent que cela affecte leur dynamique. Les présidents ou les trésoriers sont-ils normalement des hommes ou des femmes?</p>
<p>9. Quel est l'aspect le plus important d'être membre dans une calebasse pour vous? Que gagne celui qui est membre par rapport à celui qui n'est pas membre ?</p>	<p>C'est juste une question vraiment ouverte. Essayez d'obtenir de nombreuses réponses différentes de personnes différentes. De quels types sont les changements les plus importants causés par le fait d'être membre dans la calebasse?</p>
<p>10. Quelle est l'amélioration la plus importante que vous voudriez apporter dans votre quartier / village?</p> <ul style="list-style-type: none"> • <i>La calebasse peut-elle y parvenir? Comment?</i> • <i>Quelles choses espérez-vous que la calebasse changerait, mais qu'elle n'a pas changé?</i> 	<p>Ceci concerne les aspirations et les limites. Les calebasses sont probablement un bon moyen de résoudre certains problèmes, mais pas tous les problèmes. Par exemple, un groupe organisé autour d'une calebasse ne peut probablement pas construire de route. Mais peut-être elle peut organiser la communauté pour faire pression pour que la route soit construite par les autorités. Est-ce que ce genre de choses arrive souvent avec succès?</p>
<p>11. Que fait la calebasse sans l'aide de l'organisation partenaire et pour quoi a-t-elle besoin de l'aide?</p>	<p>Action de Carème veut promouvoir l'autonomie des calebasses. Ainsi elles n'auront plus besoin d'aide pour bien fonctionner. C'est une question assez ouverte, alors essayez d'obtenir plusieurs réponses différentes.</p>
<p>12. Dans les cinq prochaines années, où voyez-vous votre calebasse de solidarité ?</p> <ul style="list-style-type: none"> • <i>Bon, et après cinq ans, dans l'avenir?</i> 	<p>Une question vraiment ouverte qui peut apporter un peu de plaisir à la fin, avec un peu d'inspiration. Elle permet de comprendre s'ils ont une vision de leur calebasse à moyen et long terme. Quelles sont les grandes choses qu'ils aimeraient faire – devenir une banque ? De bonnes réponses sérieuses à cette question pourraient également aider le programme à passer au niveau supérieur.</p>

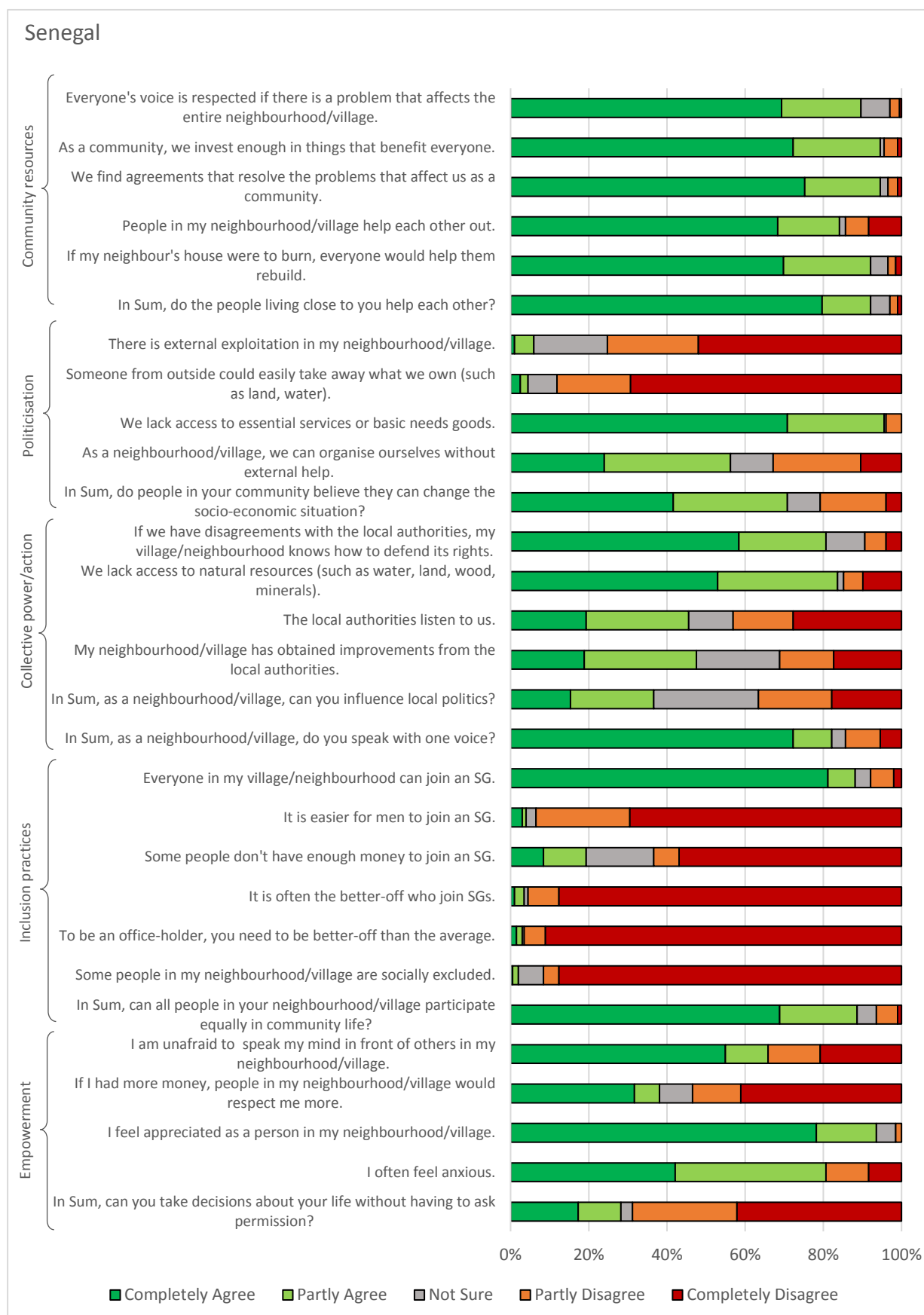
En fin, demandez si vous pouvez prendre une petit photo avec eux.

Heure à la fin. |_|_|_|_|_|

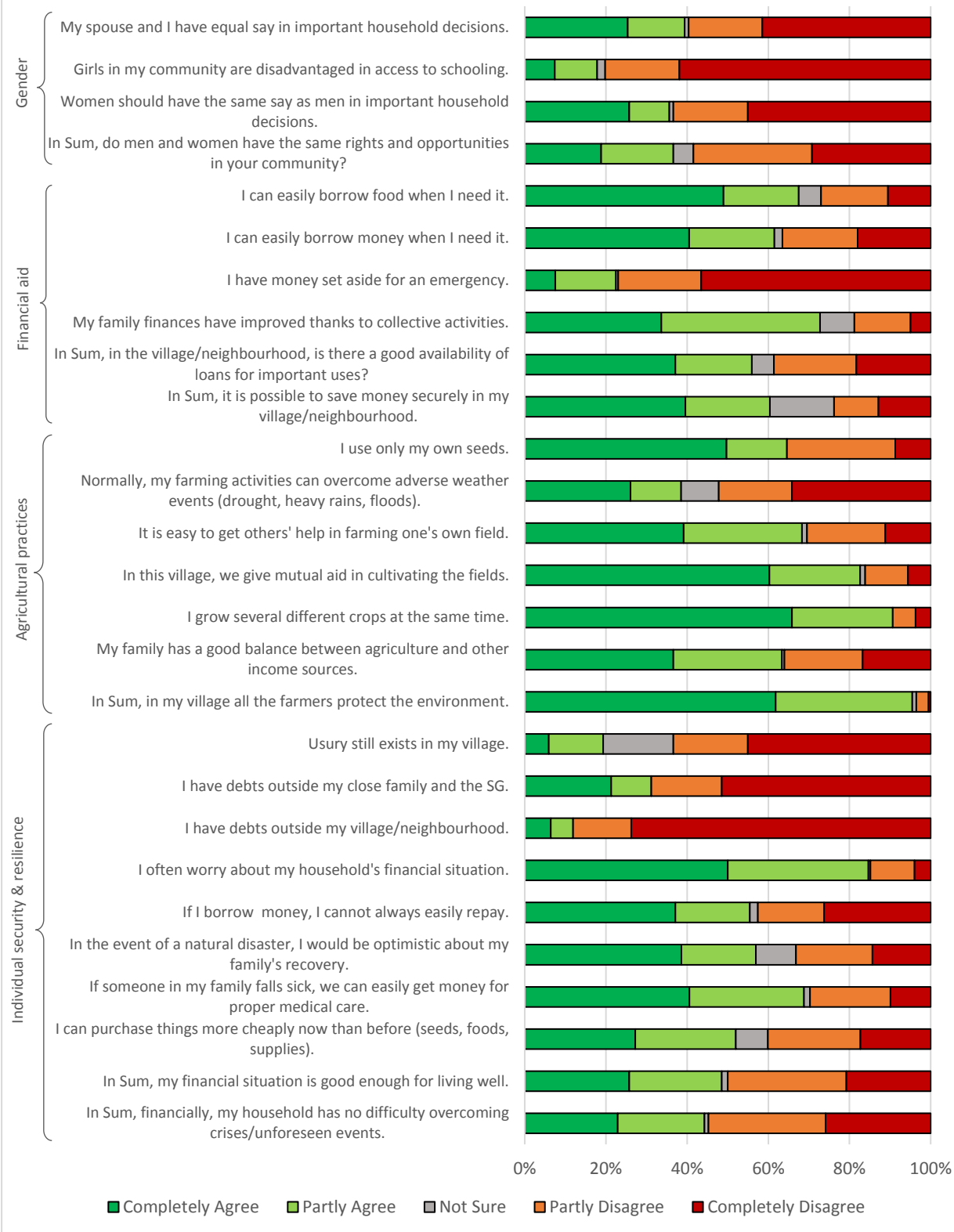
<p>2. La lutte contre l'exploitation, l'endettement et la servitude est un objectif clé du programme. Dans quelle mesure réussit-il à voir des résultats?</p> <ul style="list-style-type: none"> Avez-vous rencontré des cas où les changements positifs ne se sont <u>pas</u> produits, où vous ne pouviez <u>pas</u> aider?
<p>3. À quoi servent les prêts dans les groupes avec lesquels vous travaillez ?</p> <ul style="list-style-type: none"> Appart de ce que vous venez de citer, est-ce qu'il y a <u>d'autres</u> utilisations du crédit? (Peut-être contre les règles) À votre connaissance, y-a-t 'il quelquefois des problèmes avec le remboursement des prêts? Quels <u>autres services financiers</u> utilisent-ils? (Quels autres services financiers y-a-t 'il dans les villages?) Avez-vous constaté des <u>effets</u> particuliers sur vos groupes de la part de membres utilisant d'autres services?
<p>4. Comment réussissez-vous à garantir l'inclusivité des personnes les plus vulnérables et discriminées?</p> <ul style="list-style-type: none"> Les groupes <u>acceptent-ils</u> vraiment tout le monde? Est-ce que tout le monde reste dans les groupements? Qui ne participe <u>pas</u>, peut-être parce qu'il ne veut pas ou ne peut pas?
<p>5. Dans quelle mesure les groupes ont-ils renforcé la résilience des membres face aux catastrophes et autres urgences?</p> <ul style="list-style-type: none"> Avez-vous des <u>exemples intéressants</u> de la façon dont ils ont aidé à surmonter les difficultés? Avez-vous aussi des exemples où ils n'étaient <u>pas</u> assez forts pour faire la différence?
<p>6. Dans quelle mesure ciblez-vous des changements dans la situation psychosociale* des membres? Cela joue-t-il un rôle important dans le travail que vous effectuez chaque jour?».)</p> <ul style="list-style-type: none"> Observez-vous des effets sur le <u>bien-être mental</u> des membres? Si oui, de <u>quelle manière</u>? De quelle manière une meilleure <u>gestion des conflits</u> affecte-t-elle le bien-être des membres?) <p>[* Information pour le facilitateur: cela ne signifie pas "changer les mentalités" des bénéficiaires. AdC Suisse veut savoir s'il est vrai que les programmes au niveau local mettent l'accent sur la création de résultats tels que le bien-être mental, la réduction du stress, l'augmentation de la confiance en soi, etc. Il est très possible que ce ne soit pas le cas !]</p>
<p>7. Comment le programme a-t 'il amélioré l'autonomisation des femmes et l'équité de genre dans les communautés?</p> <ul style="list-style-type: none"> Quelles sont les <u>approches</u> et méthodologies les plus prometteuses? Quels sont les effets de la <u>composition par sexe</u> des groupes? Il semble que (dans les groupements mixtes) les hommes ont plus de chances d'être <u>présidents</u> que les femmes ... pensez-vous que c'est un problème?
<p>8. Où voyez-vous les plus gros défis du programme (pour atteindre plus de personnes ou aider plus les personnes)?</p> <ul style="list-style-type: none"> Pouvez-vous penser à des façons possibles dans lequel vos ressources actuelles pourraient être mieux utilisées?
<p>9. Au sujet de l'autonomisation/l'autosuffisance des groupes : Est-il parfois difficile de rendre les groupes autonomes? Quels sont les défis?</p> <ul style="list-style-type: none"> Quels sont les <u>facteurs de succès</u> (ou pratiques prometteuses) dans la promotion de l'autonomisation/l'autosuffisance des groupes? Si vous vérifiez après un certain temps avec des groupes devenus autonomes (peut-être deux ans plus tard), les trouvez-vous toujours en état de fonctionner <u>aussi bien</u> qu'avant? Dans quels domaines craignez-vous qu'ils se <u>replient</u>?
<p>10. Éléments clés : Le programme effectue différents types de travail avec les groupes et offre différents types de soutien. Si vous deviez en choisir un seul, lequel d'entre eux serait, selon vous, le type de soutien le plus important que vous puissiez offrir aux membres?</p> <ul style="list-style-type: none"> En d'autres termes: y-a-t 'il <u>un élément clé</u> du succès? Si vous aviez plus de ressources (argent, personnes, etc.), que feriez-vous <u>différemment</u>? <u>Que recommanderiez-vous</u> à quelqu'un qui lance un programme similaire dans un autre pays, peut-être en Afrique ou en Asie?

Heure à la fin. |_|_|_|_|_|

Annex 9: Members' responses to "status" questions



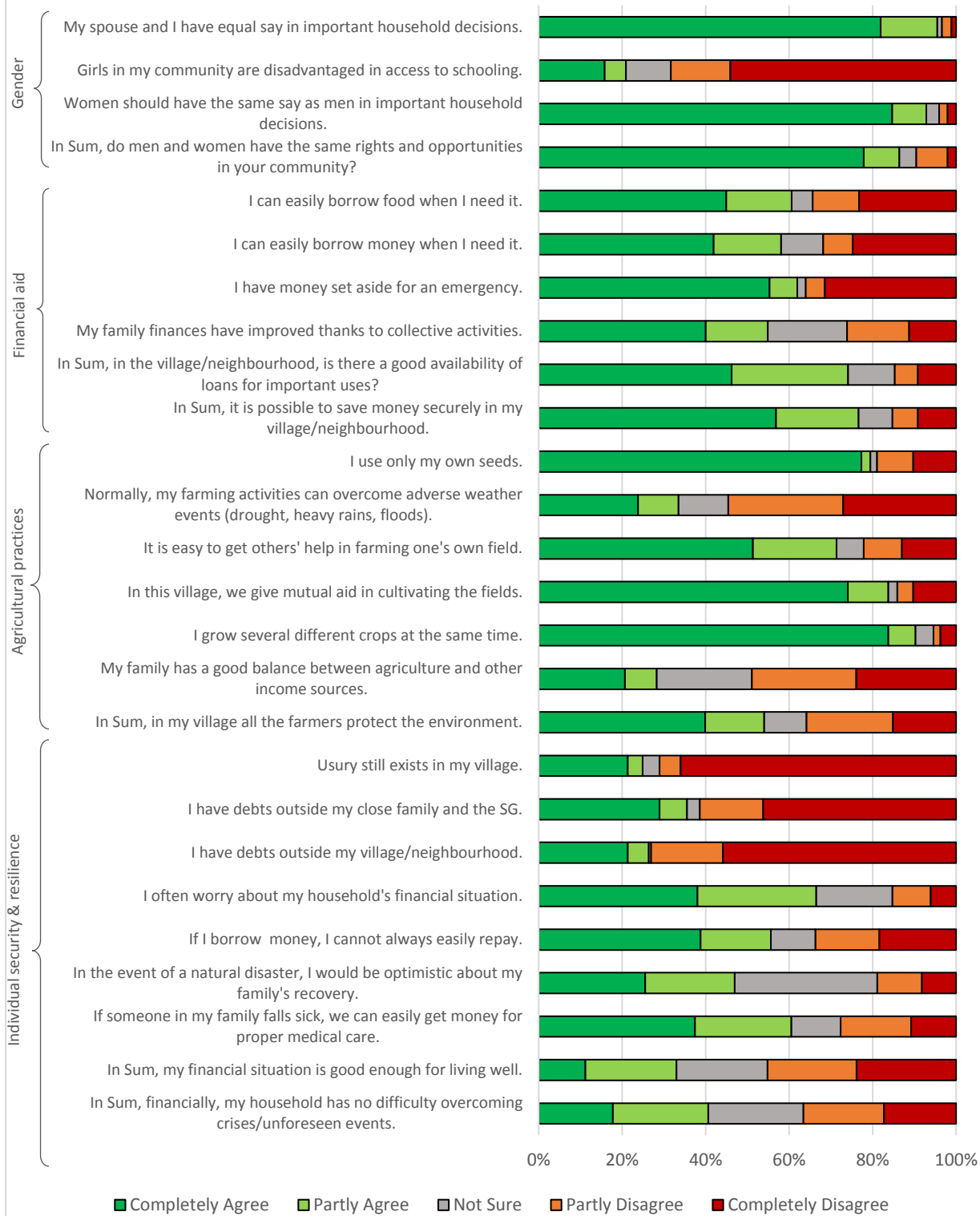
Senegal (ctd.)



Madagascar



Madagascar (ctd.)



Annex 10: Statistical annex of regression analyses

I. Do non-members report inclusiveness differently than SG members?

Statistician's note: The "members" variable is a dummy variable (=1 if the individual is a member of an SG, =0 if not) and the coefficient is how a member of an SG responded compared to non-members, on average, i.e. members responded to the status question by β higher/lower points, ceteris paribus. I am a bit sceptical of interpreting the coefficients precisely, given that the dependent variable is not continuous. We can use these coefficients to consider the relationship between the two variables and get a sense of the magnitude; ore like a correlation coefficient. A more accurate interpretation would require the estimation of an ordered probit model that could give the probability β that an individual says completely agree, partly agree, etc.

Senegal

	gs_c4_001 Everyone can join.	gs_c4_006 Social exclusion.	gs_c4_002 Male bias in membership.	gs_c4_003 People too poor to join.	gs_c4_004 Better-off people are members.	gs_c4_007a Sum: social inclusion.
likelihood of poverty at \$1.25/day 2005	-0.001 (0.003)	0.003 (0.003)	-0.006** (0.003)	-0.002 (0.005)	-0.002 (0.003)	-0.003 (0.003)
education level	0.083 (0.074)	0.021 (0.054)	-0.035 (0.055)	-0.036 (0.123)	-0.026 (0.071)	-0.105 (0.085)
female	0.398** (0.157)	-0.178 (0.115)	0.133 (0.144)	-0.202 (0.206)	0.176 (0.131)	0.302** (0.150)
members	0.275 (0.198)	0.114 (0.124)	-0.210 (0.191)	-0.351 (0.264)	-0.457** (0.200)	-0.081 (0.158)
Observations	250	250	247	250	250	250
R-squared	0.06	0.06	0.04	0.02	0.06	0.04
Mean dependent variable	4.52	1.22	1.47	2.15	1.29	4.48

Madagascar

	gs_c4_001 Everyone can join.	gs_c4_006 Social exclusion.	gs_c4_002 Male bias in membership.	gs_c4_003 People too poor to join.	gs_c4_004 Better-off people are members.	gs_c4_007a Sum: social inclusion.
likelihood of poverty at \$1.25/day 2005	0.001 (0.002)	-0.006* (0.004)	-0.002 (0.004)	-0.002 (0.005)	-0.001 (0.002)	0.005* (0.003)
education level	-0.024 (0.066)	0.063 (0.102)	0.141 (0.132)	0.002 (0.125)	-0.091 (0.066)	-0.147* (0.082)
female	-0.080 (0.098)	0.047 (0.166)	-0.178 (0.181)	0.116 (0.192)	0.003 (0.115)	-0.226* (0.123)
members	0.240** (0.121)	0.227 (0.187)	-0.469** (0.188)	-0.535** (0.214)	-0.559*** (0.155)	0.103 (0.159)
Observations	249	250	249	249	249	251
R-squared	0.04	0.10	0.27	0.10	0.12	0.10
Mean dependent variable	4.73	1.63	3.80	2.81	1.51	4.48

* $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Robust standard errors in parentheses.

OLS linear (average) regression: Y (status question) = α + β_1 POV + β_2 EDU β_3 FEMALE + β_4 TREATMENT + β 'REGIONS_DUMMIES. Dependent variables: likert scale 1=completely disagree; 3=not sure; 5=completely agree.

II. Are indicators of community building affected by poverty, education, or gender

Statistician's note: "female" is a dummy variable. Positive coefficients indicate that women are more likely to agree with a statement compared to men; negative coefficients indicate that women are less likely to agree with a given statement compared to men.

Senegal

	gs_c1_001 Everyone's voice respected.	gs_c1_002 Community shared investments.	gs_c1_003 Finding agreement.	gs_c1_004 Mutual assistance.	gs_c1_005 Help rebuild a burnt house.	gs_c1_006a Sum: Neighbours helping each other.
likelihood of poverty at \$1.25/day 2005	-0.192 (0.295)	-0.167 (0.307)	-0.332 (0.279)	0.436 (0.425)	0.086 (0.275)	-0.049 (0.212)
education level	-0.024 (0.098)	-0.003 (0.080)	0.034 (0.058)	0.052 (0.136)	0.115 (0.083)	-0.052 (0.090)
duration	0.018 (0.030)	0.037 (0.026)	0.031 (0.027)	0.080* (0.044)	-0.016 (0.034)	0.045* (0.024)
female	0.479*** (0.146)	0.417*** (0.160)	0.302** (0.144)	0.190 (0.235)	-0.304** (0.120)	0.463*** (0.149)
Observations	195	195	195	195	195	195
R-squared	0.07	0.08	0.06	0.08	0.04	0.12
Mean dependent variable	4.55	4.63	4.65	4.28	4.60	4.69

(ctd.)	gs_c3_006a Sum: speak with one voice.	gs_c5_001 Speaking confidence.	gs_c5_002 Money brings respect.	gs_c5_003 Feel personally appreciated.	gs_c4_004 Better-off people are members.	gs_c4_005 Committee members are better-off.
likelihood of poverty at \$1.25/day 2005	-0.756* (0.455)	-0.066 (0.611)	0.869 (0.599)	-0.335 (0.243)	-0.387** (0.182)	-0.331* (0.173)
education level	-0.177 (0.149)	0.137 (0.188)	-0.096 (0.213)	0.012 (0.073)	-0.001 (0.057)	-0.149** (0.068)
duration	0.101*** (0.039)	0.050 (0.059)	-0.095 (0.063)	-0.003 (0.020)	-0.013 (0.013)	-0.016 (0.014)
female	0.606*** (0.222)	0.052 (0.290)	-0.037 (0.299)	-0.091 (0.096)	0.004 (0.114)	0.040 (0.099)
Observations	195	195	195	195	195	195
R-squared	0.11	0.06	0.07	0.06	0.04	0.05
Mean dependent variable	4.28	3.68	2.78	4.72	1.29	1.21

* p<0.10, ** p<0.05, *** p<0.01. Robust standard errors in parentheses.

Impact evaluation of Solidarity Groups

Madagascar

	gs_c1_001 Everyone's voice respected.	gs_c1_002 Community shared investments.	gs_c1_003 Finding agreement.	gs_c1_004 Mutual assistance.	gs_c1_005 Help rebuild a burnt house.	gs_c1_006a Sum: Neighbours helping each other.
likelihood of poverty at \$1.25/day 2005	-0.325 (0.416)	0.482 (0.624)	-0.180 (0.251)	0.855 (0.626)	0.616 (0.550)	-0.330 (0.467)
education level	-0.151 (0.129)	-0.007 (0.151)	-0.001 (0.093)	-0.126 (0.171)	-0.179 (0.149)	-0.214 (0.146)
duration	0.018 (0.023)	0.074** (0.030)	0.016 (0.018)	0.039 (0.038)	0.080*** (0.029)	0.060** (0.024)
female	0.018 (0.174)	-0.233 (0.221)	-0.098 (0.116)	0.032 (0.230)	-0.338 (0.207)	0.002 (0.170)
Observations	184	184	183	184	184	184
R-squared	0.09	0.11	0.01	0.18	0.15	0.21
Mean dependent variable	4.28	3.79	4.66	3.40	3.46	4.00

(ctd.)	gs_c3_006a Sum: speak with one voice.	gs_c5_001 Speaking confidence.	gs_c5_002 Money brings respect.	gs_c5_003 Feel personally appreciated.	gs_c4_004 Better-off people are members.	gs_c4_005 Committee members are better-off.
likelihood of poverty at \$1.25/day 2005	0.518 (0.387)	0.445 (0.450)	0.230 (0.634)	-0.140 (0.413)	-0.296 (0.315)	-0.095 (0.283)
education level	-0.133 (0.114)	0.096 (0.086)	-0.150 (0.143)	-0.050 (0.109)	-0.107 (0.086)	-0.093 (0.068)
duration	0.035* (0.018)	0.022 (0.016)	-0.011 (0.031)	0.013 (0.026)	-0.009 (0.028)	-0.040** (0.017)
female	-0.119 (0.135)	-0.284** (0.112)	0.041 (0.214)	-0.091 (0.156)	0.060 (0.134)	-0.123 (0.127)
Observations	184	184	184	184	184	184
R-squared	0.17	0.13	0.07	0.06	0.06	0.13
Mean dependent variable	4.55	4.63	3.70	4.33	1.51	1.58

* p<0.10, ** p<0.05, *** p<0.01. Robust standard errors in parentheses.

OLS linear (average) regression: $Y = \alpha + \beta_1POV + \beta_2EDU + \beta_3LENGTH + \beta_4FEMALE + \beta_5FEMALE + \beta'REGION_DUMMIES$.
Dependent variables: likert scale 1=completely disagree; 3=not sure; 5=completely agree.

III. What effect does respondent gender have on responses to “status” questions?

Statistician's note: I run two sets of regressions one for Senegal only members and the other one for Madagascar only members. The dependent variable is the "female" dummy variable that indicates how much more/less likely a women is to agree/disagree with a particular status, compared to men in that country. I would rather treat these coefficients as associations (more like correlations) rather than interpreting the coefficient precisely given, that the dependent variable is limited.

The dependent variables also included poverty status, education level and membership duration; the results for these are not reported here.

Status questions		Regression coefficient	
		Senegal	Madagascar
Community resources & mutual aid	Everyone's voice is respected if there is a problem that affects the entire neighbourhood/village.	0.479***	0.018
	As a community, we invest enough in things that benefit everyone.	0.417***	-0.233
	We find agreements that resolve the problems that affect us as a community.	0.302**	-0.098
	People in my neighbourhood/village help each other out.	0.190	0.032
	If my neighbour's house were to burn, everyone would help them rebuild.	-0.304**	-0.338
	In sum, do the people living close to you help each other?	0.463***	0.002
Politicisation	There is external exploitation in my neighbourhood/village.	-0.133	0.046
	Someone from outside could easily take away what we own (such as land, water).	0.061	-0.050
	We lack access to essential services or basic needs goods.	-0.173*	0.157
	As a neighbourhood/village, we can organise ourselves without external help.	0.486**	0.454**
	In sum, do people in your community believe they can change the socio-economic situation?	0.788***	-0.139
Capacity for collective action	If we have disagreements with the local authorities, my village/neighbourhood knows how to defend its rights.	-0.028	-0.162
	We lack access to natural resources (such as water, land, wood, minerals).	-0.439**	-0.248
	The local authorities listen to us.	0.266	-0.269
	My neighbourhood/village has obtained improvements from the local authorities.	-0.171	-0.202
	In sum, as a neighbourhood/village, can you influence local politics?	-0.092	-0.285
	In sum, as a neighbourhood/village, do you speak with one voice?	0.606***	-0.119
Inclusion & equality	Everyone in my village/neighbourhood can join an SG.	0.488***	-0.129
	It is easier for men to join an SG.	0.029	-0.121
	Some people don't have enough money to join an SG.	-0.389*	0.109
	It is often the better-off who join SGs.	0.004	0.060
	To be an office-holder, you need to be better-off than the average.	0.040	-0.123
	Some people in my neighbourhood/village are socially excluded.	-0.244*	-0.061
	In sum, can all people in your neighbourhood/village participate equally in community life?	0.212	-0.265**
Personal well-being & empowerment	I am unafraid to speak my mind in front of others in my neighbourhood/village.	0.052	-0.284**
	If I had more money, people in my neighbourhood/village would respect me more.	-0.037	0.041
	I feel appreciated as a person in my neighbourhood/village.	-0.091	-0.091
	I often feel anxious.	0.207	0.129
	In sum, can you take decisions about your life without having to ask permission?	-0.202	0.053

Impact evaluation of Solidarity Groups

		Senegal	Madagascar
Gender equity	My spouse and I have equal say in important household decisions.	-0.253	-0.121
	Girls in my community are disadvantaged in access to schooling.	-0.510**	0.192
	Women should have the same say as men in important household decisions.	-0.179	0.148
	In sum, do men and women have the same rights and opportunities in your community?	0.312	-0.410***
Group financial assistance	I can easily borrow food when I need it.	0.968***	0.274
	I can easily borrow money when I need it.	1.103***	0.081
	I have money set aside for an emergency.	0.328	0.460
	My family finances have improved thanks to collective activities.	0.187	-0.054
	In sum, in the village/neighbourhood, is there a good availability of loans for important uses?	1.196***	-0.140
	In sum, it is possible to save money securely in my village/neighbourhood.	1.058***	0.021
Agricultural practices	I use only my own seeds.	1.096***	0.059
	Normally, my farming activities can overcome adverse weather events (drought, heavy rains, floods).	0.210	0.100
	It is easy to get others' help in farming one's own field.	0.247	0.115
	In this village, we give mutual aid in cultivating the fields.	0.248	0.093
	I grow several different crops at the same time.	0.032	0.141
	My family has a good balance between agriculture and other income sources.	-0.351	-0.023
	In sum, in my village all the farmers protect the environment.	0.113	-0.494**
Economic well-being & resilience	Usury still exists in my village.	-0.013	0.353
	I have debts outside my close family and the SG.	0.233	0.379
	I have debts outside my village/neighbourhood.	0.073	0.145
	I often worry about my household's financial situation.	0.020	-0.003
	If I borrow money, I cannot always easily repay.	-0.374	0.019
	In the event of a natural disaster, I would be optimistic about my family's recovery.	-0.007	-0.052
	If someone in my family falls sick, we can easily get money for proper medical care.	1.098***	0.257
	I can purchase things more cheaply now than before (seeds, foods, supplies).	0.645**	-
	In sum, my financial situation is good enough for living well.	0.694***	-0.110
In sum, financially, my household has no difficulty overcoming crises/unforeseen events.	1.013***	0.040	

Annex 11: Average cost per beneficiary

Note: This information was kindly provided by the country programme coordinators and not verified by the consultant.

Senegal

In terms of efficiency, these are the numbers during the year 2017:

- Number of beneficiaries (2017): 46,670 people
- Number of *new* beneficiaries (2017): 4,161 people
- Number of created calabashes: 145
- Number of team members: 104
- Overall budget: CHF 609,000 (Swiss francs)
- Efficiency 1 = *new* member reached / staff = 28
- Efficiency 2 = cost / *new* member reached = CHF 146
- Efficiency 3 = cost / *new* calabash = CHF 4,200
- Efficiency 4 = cost / member reached = CHF 13

Madagascar

Numbers per all members, not only new members.

OP	Number of persons reached by the project	Number of networks	Members of networks	Number of staff	Annual budget, Ariary (millions)	Efficiency 1 = People reached / staff	Efficiency 2 = Cost/ person reached	Efficiency 3 = Cost/ member of network
Fianarantsoa	36 605	527	30 677	49	271	747	7 417	8 850
Mahajanga	23 558	380	22 891	46	250	512	10 612	10 921
Taratra	41 364	997	58 164	84	419	492	10 145	7 214
Toamasina	28 583	558	22 992	64	401	447	14 054	17 471
SAVA	16 449	171	8 560	38	240	433	14 591	28 037
Morondava	5 750	90	4 252	16	90	359	15 652	21 167
Imerina	9 009	134	8 248	47	273	192	30 359	33 160
Average	29 312	408	22 255	49	278	498	12 078	15 610
... of	5 partners			7 partners	7 partners	6 partners		



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