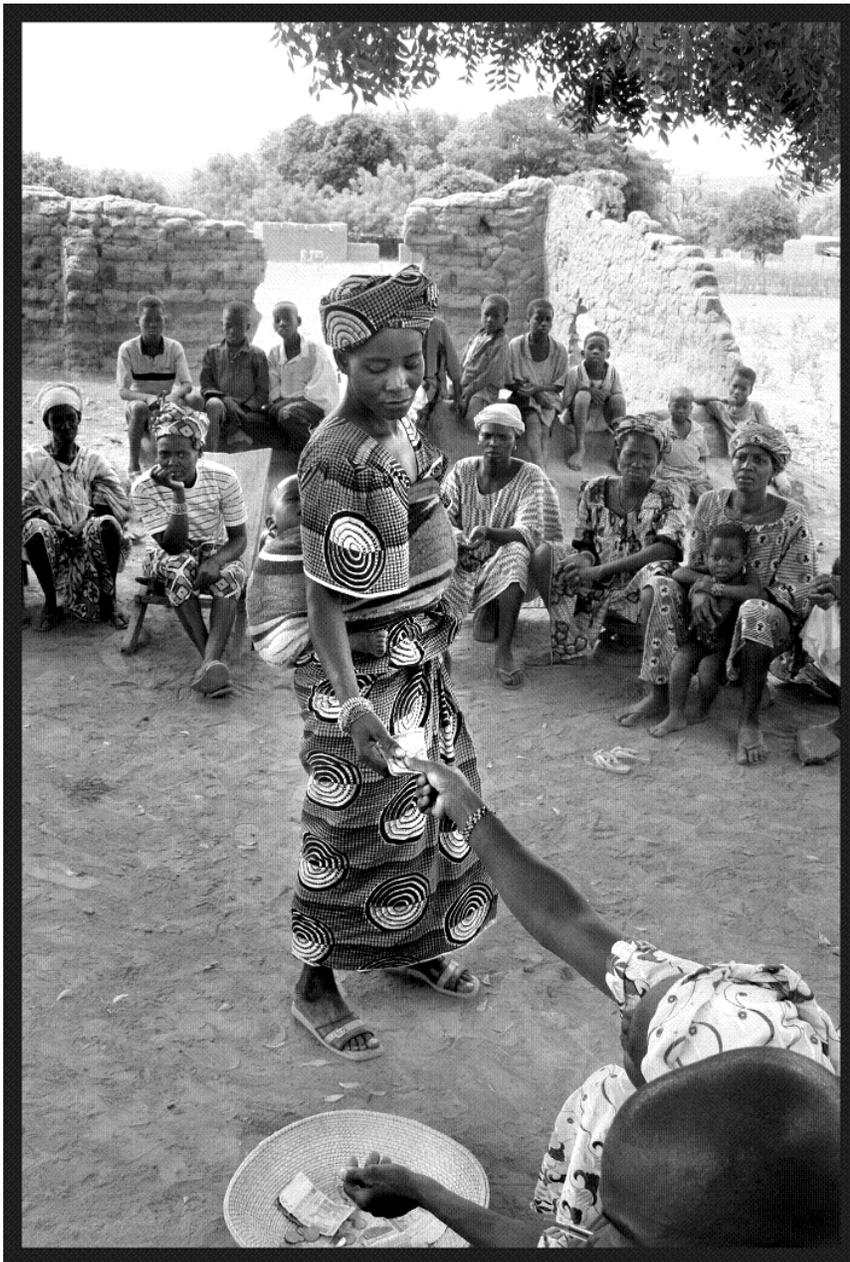# Ensuring Continued Success: Saving for Change in Older Program Areas of Mali

Oct 2010
(Fieldwork Oct 2009)
Laura Bermudez &
Janina Matuszeski

Acknowledgements

Table of Contents

Executive summary

Overview

Oxfam America's Saving for Change (SfC) program brings savings and lending services to poor, remote rural communities around the world. Over the past few decades, traditional microfinance has expanded to provide credit services to over 150 million people. However this approach, in which formal institutions screen borrowers and make loans, has not been able to reach into very poor or rural areas because of the high costs of providing loans, especially the smaller loans under $50 which many poorer households desire. Savings groups can provide these smaller loans and most importantly, a chance for households to save, thereby creating a buffer to deal with risks and shocks, and a mechanism to invest for the future.

Saving for Change works with local partners whose field agents train villagers, mostly women, to create small savings groups. Each member saves a small amount each week (or in some areas once or twice a month). As this group fund grows, members make loans to each other from the fund, at terms decided by the group. Loans are repaid with interest and at the end of a year (or another period determined by the group), the fund is broken up and each member receives her savings back with interest. Saving for Change started in Mali and Cambodia in 2005 and now operates as well in Senegal, El Salvador and Guatemala, with over 409,000 total members in over 19,000 groups.

Oxfam America's work in Mali began with a feasibility study in 2004. In 2005, the Stromme Foundation, Oxfam America and Freedom from Hunger trained two local partners who began work in the Koulikoro region. By August 2005, there were 5,000 women members. In October 2005, in response to the difficulties encountered because of very low levels of literacy, innovations by group members and animators were developed into a system of oral accounting. In 2006, a pictoral training manual was developed. By 2007, the program had 55,000 members and began to expand into the Kayes and Sikasso regions. Some zones became saturated with groups and animators were deployed to newer areas. A grant from the Bill and Melinda Gates Foundation allowed for additional expansion beginning in Sept 2008 with the goal of saturating most of four out of the five non-desert regions of Mali (Kayes, Koulikoro, Segou and Sikasso). Currently there are 305,000 women members in Mali and this is projected to grow to 346,000 members by 2011.

The Gates Foundation grant also provided funds for a randomized control trial in the Segou region and for other research, to be determined by Oxfam. This present research study grew out of needs identified by staff at Oxfam America's West Africa Regional Office (WARO) and the Technical Unit based in Mali, as well as previous research by anthropologists at the Bureau of Applied Research in Anthropology (BARA, University of Arizona). The goal is to study the older SfC groups in greater depth, with an emphasis on several areas including: impacts of the program, descriptions of non-members, the degree of saturation of the program, group survival over time, collective projects that members engage in, any linkages to other MFI's or other NGO's, and SfC associations that form from the smaller groups.

The study was designed to look at these core issues in depth, across as many situations as possible. Out of the four oldest partner zones which started with the oral recordkeeping system, three zones were selected to be studied, Sikasso, Bougouni and Yanfolia. (Older SfC zones exist, but these use the written methodology, which SfC has moved away from.) A team of one Oxfam researcher and six local Malian researchers plus an interpreter visited 19 villages, each with a different animator, and which had at least one 2-3 year-old group in that village. The researchers spent one full day in each village. For smaller villages the team split in half for the day, allowing the field work to be completed in two weeks. Semi-structured interviews and focus group discussions were conducted with SfC group members, non-members, replicating agents, animators and partner staff. The open-ended nature of the questions allowed for unexpected themes to emerge and be explored. Data entry occurred in Mali and in Boston. The information was analyzed by the Oxfam researcher and an Oxfam consultant using several iterations of qualitative analysis.

Findings

Key findings across all these topics reflected three major themes. First, the impacts of SfC can be quite strong and are currently felt mostly at the individual and household level, rather than across the community. Secondly, there is a huge momentum and energy behind the program. Third, more guidance is needed to keep the program strong and allow it to advance, including advice on SfC associations, linkages with other NGO's, refining RA training in these older zones, how to address groups' practices of also keeping written records, and what work animator should do during MIS visits. A full list of suggestions for the program can be found in the Conclusion and Future Options section.

Overall, the core aspects of the groups were as expected. Groups exhibit flexibility, for example most offer longer agricultural loans and some reduce the savings rate in difficult months. A few surprises included that the majority of groups record transactions in writing, often in addition to oral methods. Also, most groups, even those 2-3 years old, reported that they were visited on a weekly or monthly basis. We recommend more careful instructions regarding the frequency and content of MIS data acquisition visits so all groups have a chance to be fully independent.

The impact of SfC has mainly been felt at the individual and household level. Group members report having more financial resources, including larger income generating activities, a reliable source of credit for emergencies such as health crises, and the savings payout at the end of the year. The groups have also led to women's increased independence, leadership opportunities and group solidarity. Together, these financial and social factors have resulted in an increase in empowerment of women, as reflected in member's reported confidence paying for their household's needs, increased respect and appreciation from their husbands, improved marital relationships, financial credibility with merchants and service providers, friendship and mutual support among members, increased leadership by women, greater prominence in the community, and an avid interest in further learning.

Women's migration patterns have been affected by SfC. The number of trips women take (often to visit their parents in their birth village) has reportedly not decreased, but women take shorter trips so as not

to miss many SfC meetings. Women leave behind the SfC contributions for any meetings they will miss when they travel.

Thanks to SfC learning sessions as well as loans for emergencies, members say that there is improved health and nutrition among members and their families. In some cases, non-members may also benefit from access to SfC loans or, in one case, from two new food mills financed in part by SfC groups (with the remainder paid by an NGO).

The degree of collective work varies across villages, with villages having either village/neighborhood-wide collectives, SfC group-based collectives, both types, or neither. Collective projects consist of collective labor rather than collective ownership in the large majority of cases and women spearhead collective projects themselves. In a few cases, women stock grain collectively (to resell later at a higher price). Collectively purchasing goods such as mills, pumps, or materials to build a well or building was rare though not unheard of, and may be beyond an individual SFC group's financial capacity, especially if the group distributes the whole fund at the end of the cycle. (A concurrent study of atypical cases of groups in Mali describes specific examples of these large collective projects.)

Non-members fall into several broad categories. In all villages, many of the oldest and youngest women are not members. Older women, starting at around age 50-60, often can't generate cash income to save and repay loans, though some join a group anyway because they are interested or want to help. Young unmarried women will probably move out of the village if they marry so groups don't want them to join and then have to quit mid-cycle. Young women married for less than a year haven't been in the village long enough to join a group, but many say they will join when the new cycle starts. Some villages also have non-members who lack the means to join or who are skeptical of the program. "Saturated" villages (in which only old, unmarried or newly-married women are not members) are common but not universal. About half of the villages in our sample were "saturated".

The first women to join in a village are often those with a greater appetite for risk, or less fear, since it is a risky thing to join a new program. Of those who quit, many do so for reasons outside the control of SfC (death, moving away, sickness, or divorce). But some women quit because the savings payments are too high, or (more rarely) because there are tensions within the group.

The two keys to group **survival** are women's **confidence** in themselves and in the group, and their **willingness** to make things work*.* Confidence comes from knowing SfC content; having a capable individual - committee member or RA - to guide the group; and/or experiencing an extended period without animator visits. Unfortunately, in our sample few graduated groups were left without animator visits for more than one month at a time, which prevents groups from learning if they can operate on their own. (This finding was strongly disputed by field staff when earlier versions of this report where shared.) Women's willingness to make things work reflects their motivation, optimism and excitement about the program.

Groups *succeed and flourish* (as opposed to simply survive) thanks to flexibility and troubleshooting skills, as well as group harmony. The definitions of success and survival need to be clarified, since RAs and animators, and group members often have different definitions.

RAs are a key asset for SFC because of their local knowledge and the trust they engender from being insiders. Also, they will remain in villages after the animators have left. This study considered older areas, where an older replication system was in place, as compared to the comprehensive recruitment and training approach to replication now used in expansion areas. In these older zones, RA's are faced with a variety of challenges to fulfill their role. Because the original design was for animators to form the majority of groups, RA's in these areas often lack enough eligible women in their home village to form new groups, which prevents them from practicing and refining their skills. Lack of transport keeps them from starting groups in neighboring villages. Thanks to housework, fieldwork, and other community activities, RA's are often pressed for time to do their SfC work. In addition, RA's often support existing groups that were formed using different methodologies – by animators, by village agents, by RA's themselves, or spontaneously – and each type can require a different approach. Finally, because they do not have as much status as an outsider would, RA's sometimes have trouble gaining member's respect or resolving tensions within groups.

In part due to the history of productive experimentation in these zones with various forms of replication, the current system of training and supporting RAs in the old zones varies across villages and there is an assortment of training tools in circulation. Also, RAs often support existing groups rather than starting new groups as the RA training emphasizes. Animators and RAs consistently and strongly requested additional training for RAs in these zones.

RA's are very proud of their work. While some RA's think the animator-trained groups are stronger because the animator has specialized knowledge or simply because the animator-trained groups have been functioning for longer, other RA's think RA-trained groups are just as good as animator-trained groups. RA's are sometimes paid "in kind" through field labor or goods, but this is often a token payment. RA's do this work for the recognition they receive and because they want to help women in their villages.

Some groups are interested in developing external links with political groups, MFI's, or NGO's. We see tremendous potential for good or for harm in these links, thanks to the power of these external forces. Currently, the regulation of external links has been largely left up to the discretion of groups, RA's and animators, with minimal specific guidance from partners or the technical unit.

Regarding political linkages, currently SfC members are not involved in politics through their groups, only as individual women or as whole villages. This is good because animators fear politics would break the groups. But animators and partner staff still want members to be able to advocate for their rights, which could be considered a form of "politics". Thus, there are two conflicting notions of political involvement. Groups need to understand how to further their goals through advocacy politics, without allowing maneuvering by politicians to harm the groups.

Prior to SfC, some women took individual loans from MFI's. This has been largely displaced by SfC but a very few SfC members still take MFI loans as individuals. MFI loans are bigger than SfC loans and are often for agriculture, implying that there is strong demand among SfC members for larger loans. Still, many members do not want MFI loans because MFI's have a strong reputation for humiliating women who don't pay.

Some NGO's are already making use of the SfC groups which help NGO's access village women. These NGO's may piggyback their meetings onto SfC meetings by holding them right afterwards, before SfC women have disbursed. Since SfC members are more used to meeting and to speaking their minds, NGO's find it easier to work with these women. Animators, RA's (and partners) sometimes guide these linkages. However, there is a tension -- while the SfC staff want the extra development help for the village, at the same time they fear tarnishing SfC's reputation with links to a failed or crooked NGO effort. In addition to the uncertainty about whether and how to link to NGO's, there is currently no clear strategy for *who* should make the connection. Should groups do so directly? Or should the connection be made by animators, replicating agents, associations, partners, or the technical unit? Finally, groups and animators do want bigger projects beyond savings and lending but are unsure how to accomplish this. Linkages to NGO's, if properly guided, could help groups and animators with these bigger projects.

There is tremendous energy behind associations from group members, replicating agents and animators. A coordinators meeting in April 2008 provided some structure but additional specific guidance is still needed. In terms of their basic characteristics, associations typically have 15-25 groups, which send 1-3 delegates to a meeting once a month. Association delegates are often replicating agents and/or committee members, especially secretaries or presidents. Each association has a rotational tontine in which each group contributes about $10 and one or two groups are randomly picked to get the pot each month (typically about $130 each). Delegates at each meeting also pay for food costs ($0.20-$1 per group), and contribute to the association fund to buy supplies (around $0.20 per group).

Association members greatly value the ability to access large lump sums of money from the tontine, which allows their group to give loans to many members at once. Members also enjoy exchanging ideas about SfC techniques, new ventures, or solutions to problems. The biggest challenge is the long distances that women must travel.

A key advantage and also a frustration of associations is that they draft very ambitious goals. Because of their size there is a sense that they could help members reach these goals, but with only a small centralized fund outside of the tontine, in practice associations are limited in what they can accomplish. And when associations don't achieve their ambitious goals women become discouraged. Associations could link to other NGO's to help meet these goals but it is not clear if, when or how they should do this and more guidance is needed. Related to this issue is that the legal status of the associations is uncertain, with the SfC association model perched uncomfortably between the Malian legal model of an association (simpler model, but not for earning profits) and a cooperative (for profit-making ventures). This tension will become even more evident if associations take on bigger projects involving larger funds.

8

The study also explored a few other issues. Due to concurrent work on the older groups' manual, we asked women what other programs, particular training, they would like to add. Literacy was the biggest request, as well as training in agricultural and gardening techniques. Business training and health education were mentioned to a lesser degree. Finally, women asked for a variety of all-encompassing, grant-style projects covering production through to market access issues.

Water scarcity is a crucial issue for many villages, both for sanitation and health reasons and for agricultural work. Water issues are aggravated during the hot, dry season. To provide background information for possible future agricultural water projects, land tenure issues were explored. Land tenure is always controlled by men, who can allocate land to their wives. In one zone, husbands or landowners could retrieve land from a woman at any moment. However land tenure was more stable in the two other zones, with many but not all women saying they generally keep land for life. Planting trees by those who don't own land is not allowed because it gives the planter a stronger claim to own the land.

Although this research did not involve a comprehensive study of the life and work of animators, certain findings became apparent in the course of the research. Animators often commented on difficult working conditions especially regarding distances and transportation. A few animators were also concerned about their personal safety, particularly the possibility of attack on paths between villages by those hoping to steal their motorcycle. In spite of these challenges, animators were extremely proud of their work. Animators say they benefit greatly from exchange visits and monthly meetings with other animators where they can exchange ideas. Redeployment of animators to new zones was seen as less than ideal due to increased workloads, but animators saw it was necessary and said groups generally adjusted to their new animators. Animators requested additional training since they had received no training since starting three years prior. (In fact, unbeknownst to the research team, a training for animators in this zone was scheduled for November 2009, one month after the study field work.)

Overall, the Saving for Change program in these older zones shows many strengths and several challenges. Additional guidance for animators and partners with regard to RA training, MIS visit protocol, linkages to NGO's, and running associations would allow the program to continue to build on its strengths and let SfC members continue to make the program their own.

Introduction

Over the last two decades microfinance institutions have been a major positive force in providing millions of poorer people with access to credit. However, rural areas receive less coverage by microfinance institutions because the costs of delivery are high and the demand for loans large enough to turn a profit is low. Consequently, few rural poor have access to savings or other financial services that can help them increase their financial security and improve their lives.

Oxfam America's microsavings program, Saving for Change (SfC), trains women in villages to form groups that meet regularly and save small amounts at a time. As the savings group fund grows, the women are trained to lend it out in small loans of $5-$50 to group members, who pay interest on the loans. Thus, group members gain a safe, interest-bearing place to save; access to small loans for production, consumption or emergencies; and a network of supportive fellow members. The SfC model (in Mali and Senegal) includes an oral record-keeping system to overcome the illiteracy barrier.

SfC also includes a group replication system where a volunteer from within the first group trained in a village is trained to become a "replicating agent". Her goal is to spread the program by training additional groups in that village or neighboring villages. As groups gain experience with saving and lending activities, support from SfC staff or the replicating agent gradually tapers off and groups eventually "graduate". Graduated groups are to be visited once every trimester for monitoring purposes. SfC is now present in Cambodia, Senegal, El Salvador, Guatemala, and Mali. The SfC program in Mali began in 2005 and has now expanded to include 263,000 women in 11,400 groups. (Additional information about SfC groups can be found in Appendix A.)

The republic of Mali is a francophone West African country of 13.4 million people[1]. Sixty-eight percent of the total population lives in rural areas and 77% of Mali's rural population lives below the poverty line[2]. Traditional Malian gender roles delineate economic and agricultural activities giving rural women a relatively specific set of duties including: some agricultural field work, gardening for subsistence or sale, fetching water, cleaning, caring for children, cooking for the family compound, and sometimes selling food surplus or agricultural products at the market. Fulfilling these daily duties often leads to isolation from other women in the village. Women sometimes also engage in manufacturing soap, shea butter, dyed cloth, peanut butter, or milling rice and millet. However, they face multiple barriers, including water shortages, and a lack of capital, skills, and access to markets. In this context, SfC provides women with small amounts of capital to loan out, and an opportunity to share knowledge and experience, find support from other women, and develop leadership and financial management skills.

While much research has been conducted in recent years on the Mali SfC program, staff in Boston, Bamako and Dakar identified key questions especially with regard to the ongoing functioning of older SfC groups. Also, some issues were identified in an earlier study (the BARA/IPA baseline study) as needing more data across a larger number of villages. Thus, this research uses a qualitative lens to

---

[1] July 2009 estimate
[2] Source: International Fund for Agricultural Development (a United Nations agency)

explore the changes that have taken place for Malian women and villages that have been involved with SfC for over three years across nineteen villages. Specifically, we looked at: SfC's reported impact on women's lives; non-members reasons for not joining and the "saturation rates" in these villages; the factors influencing group survival; and interactions between SfC groups and other NGO programs or external sources of credit.

The research also addresses the execution of the program in the field including: the replicating agent system in older areas; the relative strength of paid-agent-trained groups versus volunteer-trained groups; the current status of the association phenomenon; and the kinds of additional programs that group members would like to see come to their village.

These issues of impact, sustainability, saturation and expansion of program activities are important and the answers to these questions will contribute to the existing body of knowledge on microsavings across the globe. Moreover, the richness of qualitative data accrued through this research helps bring a context-specific understanding of how groups, animators and replicating agents manage the day-to-day challenges of SfC in Mali.

Methodology

This study relied primarily on qualitative research methodologies. A variety of ethnographic tools were used including focus group discussions, semi-structured interviews, observation, and detail-oriented description. While this was not a quantitative research project, and thus we cannot report the statistical significance of the findings in this report, the information was carefully cross-checked and triangulated for reliability and consistency.

Village Selection

Three partner zones, Sikasso, Bougouni, and Yanfolila, were selected from among the four SfC partner zones in which the program had been in existence for more than three years, but which still were new enough areas to have trained groups in the oral record-keeping system.[3] A few four-year-old SfC program areas initially used a written system and these zones are not included in the study.

Sixteen villages were initially scheduled to be visited over the two week fieldwork period. Due to potentially large variations in program aspects and quality across animators, the team elected to visit one village per animator. For each of the sixteen animators, a village was randomly selected from among all of that animator's villages that had at least one SfC group 2-3 years old or older[4]. Two exceptions to this village selection process added three more villages for a total of nineteen villages (plus one pilot village near Bamako).[5]

---

[3] These regions are all in the Sikasso region which is relatively prosperous compared to some other areas of Mali.
[4] The three zones included a total of 23 animators who had older groups. To balance the zones, we randomly selected animators within each zone.
[5] In one village, local staff had mistakenly thought we wanted to visit a variety of groups and villages and so had arranged meetings with three additional groups in two neighboring villages, in addition to the focus group discussion with our target

Fieldwork

The fieldwork took place over two weeks in October, 2009. A team of one Oxfam researcher, six locally-contracted interviewers, and one translator visited the randomly-selected villages. The animator for each village assisted with logistics and coordination but was not present during interviews. In about one third of the villages, the team was also joined by the supervisor or coordinator from the local NGO partner. The team spent one day in each village conducting focus groups, interviews and observation as well as collecting information through introductory conversations with village chiefs and elders. For smaller villages, the team split up and three researchers went to each of the two villages for the full day. In larger villages (with more SfC groups), the entire team was present for the full day. Interviews were conducted in the local languages (Bambara or Senofo)[6]. Data was recorded in the form of notes in French and in digital form using voice recorders[7].

In each village there was at least one SfC group older than 2-3 years, which was designated as the "target" SfC group, and which was the focus of a dedicated focus group discussion.[8] Focus group discussions with "target groups" included up to six members of *one* target group. Focus group discussions with "other groups" included up to six members representing *multiple* other groups in that village. Group members were selected by discussion among the group members themselves, by the group president, or by random selection, depending on the dynamics within the group. Non-members, RAs and animators were interviewed individually[9]. Non-members were suggested by group members or village leaders, at the request of the animators. The research team also interviewed any RA in the village, and the animator responsible for that village.[10]

Study Instruments

The interview guides were designed to provide a story-like structure allowing interviewees to enter a story-telling mode (this generally helps stimulate people's memories and relaxes them) while maintaining a semi-structured collection of data points to later compare across cases. Different instruments were designed for focus groups, non-member, RA and animator interviews.

The nature of the open questions and the flexibility with which researchers conducted the focus groups and interviews allowed for unexpected themes to emerge within the topics of interest. This flexibility also allowed for researchers to further explore any patterns they observed as they advanced into the two week data collection process.

group in the randomly-selected village. The research team complied with this schedule so as not to cause frustration among members scheduled to meet with us. Secondly, there was one exceptional village that the local animator and coordinator encouraged us to visit.

[6] Only the Oxfam researcher required partial translation to French, as all other team members were fluent in Bambara. In the Senefo areas, if the women interviewed spoke Bambara, they were interviewed by Bambara-speaking research staff. Otherwise, the team member who spoke Senefo conducted the focus group discussion.

[7] Permission to record was obtained at the beginning of each interview.

[8] If there was more than one group older than 2-3 years, then the target group was randomly picked from among these older groups.

[9] Six non-member interviews took place with pairs or triads of non-members.

[10] There is usually only one RA per village so RA selection was set by the random selection of the villages.

Data Analysis

Data analysis was conducted by the authors, an Oxfam researcher and an Oxfam consultant. Qualitative analysis is an iterative process; prevalent themes and patterns are gradually refined. Accordingly, the analysis was conducted in stages. First, we compiled all data collected in each village to see whether and how the information from different sources corresponded (triangulation). This led to "village case studies" which provided a context for analyzing the responses in a village. Secondly, we carefully examined *every* interview and developed a list of recurring themes for the entire data set, focusing on six key issues. We also examined patterns across partner zones.

We analyzed the seven key issues (corresponding to the report sections) in great depth as well as some specific questions of interest such as dissolved groups, land tenure, and water scarcity. Whenever a pattern emerged, it was explored across all interviews, by village and by zone. Finally, where appropriate, we used numerical counts for basic descriptive statistics, such as the prevalent types of petit commerce or the typical use of loans and payouts, in order to complement the qualitative analysis.

Limitations and Strengths

The Malian cultural tendency to say that which will please the interlocutor posed an important challenge. Every effort was made during the fieldwork stage to ask questions in a neutral manner so as not to imply preference for a given answer. During the data analysis phase, we also offset this effect by always questioning the ulterior motives of respondents and by triangulating with other data to find the truthfulness of a statement. Information from non-members, who are presumably less interested in pleasing SfC researchers, was particularly useful for triangulating findings.

The presence of certain individuals such as the NGO coordinator, the group president, or a dominant group member sometimes limited the degree of honesty and openness of participants or triggered a band-wagon effect. This was somewhat problematic during a minority of focus group interviews. Interviewers tried to offset this by eliciting responses from all people present as well as by noting the influence of particularly dominant individuals.

The sample size for this study is not that of a large quantitative study. However, we are confident that the variety of responses, combined with the research team's observations, helped produce a data set that represents a varied cross-section of groups and people in the field. And by studying more than a dozen villages across many types of animators, this study helped us learn about a variety of situations. Finally, having a short amount of time in the field is always a limitation for qualitative research. The research team offset this by splitting into smaller teams to collect more data per hour spent in the field. By focusing on a few key issues, the team was able to gather sufficient depth of information.

Findings

Section I: Impact[11]

Key findings:

➢ *Increased financial resources, independence, leadership opportunities and group solidarity have led to **an overarching pattern of empowerment.** This empowerment can be seen in members' descriptions of their confidence paying for household needs, the respect they receive from husbands, the improved communication with husbands, members' increased financial credibility, their prominence in the community, and the friendship and support from other women. This pattern of empowerment is echoed in the research team's direct observation of members' leadership within SfC, and their avid interest in learning.*

➢ *Women report improved health and nutrition among members and their families.*

Impacts Described by Members

We divide impacts described by the women into three categories at the personal, household and community level. While SfC affects women across these different spheres of their lives, the magnitude of the impact varies.

At the personal level – subtle but important changes:

SfC women have found a **new prominence within their households and communities** as husbands and community members count on them for support (financial and otherwise). They have new skills at saving, managing money, and generally handling financial affairs on their own. They expressed a sense of pride in their new capabilities and in their new status, "(We feel) capable of achieving things with our lives every day". In some cases this pride translated into an improvement in SfC members' personal appearance (including new clothing, frequently braided hair, or henna coloring of their feet and hands) which is important for the Malian sense of neatness, propriety and self-respect.

With the advent of SfC, members have seen an **increase in their income generating activities**. Women describe an "increase in their petit commerce" with more money invested in their commercial activities (selling cooked food, shea butter, sauce ingredients) and higher returns on these investments. Similarly, they describe "increases in their agricultural activity". They have been able to invest more money in agricultural inputs (fertilizer, seeds, plows, hired labor).

---

[11] In this section, "impact" refers to changes over the past 2-3 years in the lives of women, their households or communities that can be attributed to SfC. This includes changes in women's ability to stand up for their own rights as well as changes in other aspects of their lives. In this regard, we are using the lay definition of impact, rather than OxfamAmerica's definition of impact (long-run 10-15 year changes in people's rights).

Finally, SfC members spoke of a **new financial credibility because of their SfC membership**. Other people such as hospital staff or merchants are more likely to do business with these women when they learn of their membership in an SfC group.

At the household level – strong evidence of impact:

SfC women are now able to **pay for basic goods and commodities** for the household including: children's school fees, supplies, and transport; medical visits and treatment; basic foodstuffs when facing a food shortage; higher-quality foods with better nutrition; clothing for household members; basic household durable goods such as cooking pots; and daughter's dowries and wedding costs. This, in turn, leads to more education for their children, better health and nutrition for their families, increased comfort for their families, and greater respect within the community. The money to pay for these goods and services comes from SfC loans, SfC savings payouts, and the returns on women's business and agricultural activities - which in turn are often funded in whole or in part by SfC loans or savings payouts.

> *"Wari b'i bolo, lain te k'i la" - "If you have money in hand, troubles can't find you (literally: no one will mock you)."*
>
> - Group member

Women's **households also enjoy better health** thanks to SfC members' ability to pay for healthcare and medications, their new knowledge of malaria and hygiene (discussed during SfC sessions), and the improved nutrition that SfC families can access.

Their financial contribution to the household **improved marital relationships** by reducing disputes and tension between husbands and wives, because women no longer have to go to their husbands for money. According to some animators, many group members' husbands appreciate this new "peace in the household" and women's financial contribution.[12]

> *"Yes, this (my role) has changed a lot. If my husband can't pay (for a need) and I can, then this leads to my role changing. "* - Group member

SfC members view the groups as **a reliable source of credit during household emergencies**, especially medical crises. Whereas before they had to "yalla-yalla" or walk/wander around the village searching for financial help during emergencies, now they count on their SfC group as a reliable source of loans for dire situations.

> *"Before, if there was an emergency, you would go to the village chief; or sell objects of value; or get money from those you did not want to ask. Now (you) don't have to do that."*
>
> - Group member

> *"Before, if you had a problem, there was nothing to do. Now you can ask SfC instead of going door-to-door or outside the village to get money (a loan)."* - Group member

---

[12] One animator told a funny story: While riding his motorcycle in the local town, a husband had stopped the animator and complained jokingly that thanks to SfC, his wife had recently asked him for interest on a loan she had made to him.

We speculate that this financial safety net may allow members in the future to gradually take on more risk in their businesses and agricultural activities and therefore earn higher incomes. In addition, many members emphasized the added benefit and **importance of making loan transactions discreetly** within the group rather than having the entire village learn of their misfortunes[13]. Although the women didn't specify exactly how they ensure that the emergency loans remain discrete matters within their group, the ability to take discreet loans emerged as a highly valued aspect of SfC.

At the community level – less extensive impact:

Impacts within the greater community were less evident than changes at the personal and household level. Still, SfC is consistently described as having created or reinforced **friendships and cohesion among women.** Women value this new-found form of social support, and village leaders and men also mentioned the increased cohesion among women as an important benefit of SfC.

> *"Thanks to SfC, there is cohesion between women. We didn't used to visit each other. Now if a woman has a problem, 2-3 representatives (of the SfC group) go to visit her to support and advise her."* - Group member

> *"Their husbands know they are important. If women are all together (in solidarity) then women are important."* - Group member

> *"If there is peace in the house there is peace in the village."* - Group member

The financial advantages of SfC can reach beyond group members. In some cases, **husbands and non-members have access to SfC funds** through indirect loans, and occasionally direct loans, depending on the group. With the exception of a few groups that said they never lend outside their group, most groups mentioned occasional indirect loans to non-members and husbands. Some groups described hidden but tacitly acknowledged transactions, and others described a more open process. However, most groups don't include this option as an official part of their rules. Only one group changed its rules to allow husbands to officially take loans directly from the group. While, according to SfC training, lending to non-members may put group funds at risk if non-members don't repay the loans, these loans to non-members were often a valued part of the program.

Impacts Inferred from the Broader Research

In addition to the impacts that SfC women members explicitly told us about (discussed above), the research team was able to draw on direct observations, interviews with non-members and SfC staff, and women's own demeanor to gather additional understanding of the impact of the program. This next section reflects our findings of the impact of SfC, as drawn from these diverse sources.

---

[13] There were a few cases where members reached out only to their group president for a discreet emergency loan. In all cases, the groups did NOT mention any negative consequences as a result of the loan being given privately instead of in front of the whole group. SfC rules specify that all loans should be given in front of the whole group.

Three key empowerment themes

Overall, we find that **SfC has an important impact on women's empowerment.** This is due in part to increases in women's independence, leadership abilities, and interest in learning, which are described in greater detail below. These three themes illustrate specific ways in which SfC has affected women's empowerment.

1. Increased independence: Many group members exhibit increased ambition and drive, more control over their finances. (Animators also remark on these qualities.) For example, women have ambitious projects and goals (including soap making, shea butter production, cloth dying, mills) linked to their flourishing loans and savings funds. Group members also decide on their own about the size of loans they will take and the use for these loans. One animator summarized this trend of increased independence, *"SfC has changed women. They can say yes or no now. Before women would always agree with what men said."* Groups also exhibit the ability to manage group decisions on their own. For example, after reaching their second year, one group explored the option of increasing its membership, but members came to the conclusion that it would be best for the group to remain with only 20 members.

It is important to note that an *increase* in independence by women SfC members *does not mean total independence*; rather, it refers to an increased degree of freedom from frequent male (husband) intervention, particularly as compared to the constraints experienced by many non-members. (See section on Non-Members for details)

2. Female leadership: SfC groups have become an important platform for the development of female leadership within the community. Women who previously only worked in their homes or their fields, with little connection to greater village matters, are now becoming group presidents, sometimes even Replicating Agents, or representatives of their groups at the commune-level associations. These women leaders routinely provide support to other group members and sometimes even non-members in distress. In addition, many SfC women have an increased leadership role within their own household, with greater say in household matters thanks to their increased financial contribution to household needs.

It is important to note that in a few cases women who were already in a prominent position in the village (or even in a leadership position) are the ones who have taken up the leadership roles within the SfC program. On the one hand, these pre-existing women leaders are able to expand their own capacities, confidence, and influence thanks to SfC, which can be a positive factor for women in the community. However, the advancement of existing leaders could potentially block the development of new female leaders in the community. Also, strong women leaders may exert undue influence over other women in the village. Still, SfC likely offers an overall net increase in new leadership opportunities for women within the community. Also, many communities (over half of our small sample) don't have strong pre-existing women leaders to snatch these opportunities. So the overall effect on women's leadership is likely to still be positive. SfC should continue to explore this theme in the future.

3. An avid interest in learning: Group members across all villages are eager to develop new skills. They are very interested in learning new agricultural techniques, developing business skills, and learning more about running the SfC groups. They seize opportunities to exchange ideas with other SfC members, particularly at association meetings. Although women's hunger for learning may have pre-dated SfC, the program has definitely stirred their willingness to act on that interest by showing women their own potential. Women also consistently requested adult literacy and health education. This was a recurrent theme whenever women discussed new features to add to the SfC program. (See the "Other Findings" section for more details.)

The three trends described above may be increasing women's empowerment in both a direct and an indirect manner. Direct empowerment is occurring for the members who are actively participating in SfC and gaining independence, developing their leadership skills, or exploring opportunities to learn through the groups. However, **indirect empowerment** may be happening for women and girls who are not participating in SfC, but are observing these processes. With SfC members showing the way, these non-members may choose in the future to try for greater independence, leadership or learning opportunities.

Other impacts

SfC has also impacted other aspects of village life. For example, SfC may have sparked **changes in the culture surrounding loans**. In traditional Malian culture, asking for help from relatives is not considered particularly shameful. However, asking for loans from *non-relatives* is considered shameful, though not forbidden. It may be even more shameful for women, for two reasons.[14] First, since it is often men who have money and can give loans, women typically have to ask a non-related man for a loan. And in that case, it may be considered to be a sexual advance by the woman, and the man giving the loan may feel entitled to pursue the woman in exchange. If she refuses, he could call in the loan early. Even the suspicion of this is enough to make women embarrassed to ask for loans from non-related men. Also, for polygamous families, a woman may be afraid that whomever she takes the loan from, male or female, would tell her cowives about the loan, shaming the woman by revealing her indebted state. Because of these shame associated with debt, in general families and individuals do not typically discuss loans. And this is especially true of loans given to others, as it is highly frowned upon to "give shame to others" by revealing someone's borrowing behavior.

In this context, there may be an initial fear and timidity by women about borrowing from the group. But experience with SfC can break this taboo. Taking loans for activities that are viewed in a positive light such as increasing the size of one's business, reinforcing a field's agricultural productivity, or even taking consumption loans to buy food before the harvest money comes in, becomes an acceptable practice for members. Crucially, the money a member borrows is considered "her own" since she also invested in the group, so there is no shame in this. Also, women who receive these loans from SfC are receiving loans from *other women*, so there is no danger of harassment by male lenders or suspicion of adultery

---

[14] Much of the cultural background information in this and the following paragraph were provided by one Malian staff member, so additional research should examine these concepts.

falling on the women. Many members also say that a big advantage of SfC loans is the discretion of taking a loan from the group (although it is not clear how exactly this works with so many members in the group).

As women gain practice with SfC and with taking and paying back loans, they begin to take out larger and more frequent loans. Thus, the initial taboo about loans is gradually overcome within the SfC framework and **there is pride, not shame in taking an SfC loan because it's part of the program.**

SfC has become a **vehicle for village-wide development**. On their own, animators sometimes conduct informal awareness sessions on nutrition, sanitation and child education which have, according to animators, improved health village-wide and school enrolment rates in some areas. In some villages, groups are beginning to be an identifiable entity through which non-profits can implement their programs. (See External Links section for more details.) For example, the SfC groups in one village pooled their savings together as seed money to purchase two mills with the help of an NGO, which covered 90% of the cost.[15]

SfC's has also impacted migration. The program has reduced members' length of stay while visiting relatives in their natal village, although for the most part, women make the same total *number* of trips. Members reconcile their travel needs and SfC responsibilities by leaving their savings and outstanding debts with a representative before they go, and by traveling for shorter periods of time so as not to miss too many meetings (some groups even fine members for not attending meetings). This modification to their family and social activity outside the village reveals women's commitment to their group and their interest in maintaining their membership. The extent to which the typical length of stay has decreased varies by village but it is generally quite dramatic. Women used to leave for months at a time, but now SfC members typically are away for only two weeks or less per trip. There is some evidence that husbands are pleased with these changes because they prefer not to have their wives away for long periods of time.

SfC has also reduced migration to seek help during emergencies because, as mentioned above, it is a reliable source of emergency loans within the village so women no longer have to turn to family members in other villages during emergencies.

---

[15] There is the *potential* that SfC has created village-wide economic advancement if we extrapolate from the increased savings, loans and business activity of SfC members to a possible increase in the overall cash flow within the village. However, at the moment we have no evidence of this phenomenon. The randomized control trial currently being conducted in Mali may shed light on this issue.

Section II: Collective Projects

Key findings:

➢ *Collective projects consist of collective labor rather than collective ownership in the large majority of cases.*

➢ *Women spearhead collective projects themselves.*

Almost all collective labor is separated by gender in Mali. Village-wide collective labor can be neighborhood-based, and/or age-group-based. The degree of collective labor, as well as who is involved, varies across villages:

- Some villages had both **village-wide collective labor and SfC group-based** collective labor. It is possible that village-wide collective labor is reserved for larger endeavors.

- In other villages, **SfC group-based collective labor partially or wholly replaced village-wide** collective labor and SfC groups now "rent" their labor out to non-members for a fee. They also work on member's fields for a, sometimes smaller, fee.

- Other villages **only have village-wide** collective labor. Groups in these villages are generally open to the possibility of doing group-based collective labor but simply haven't started doing it.

- Finally, some villages had **no form of collective projects**. The groups in these villages were aware of the possibility but haven't engaged in it either for unstated reasons or for fear of tensions that could arise from working collectively with group members.

There is no distinct pattern of SFC's impact on collective labor, nor is there a pattern by partner zone.

Collective projects are spearheaded by women themselves in the majority of cases. The women choose what kind of work they want to do; they set the fees for their labor; they set the fines for being late or working less; and they decide whether to divide the money earned or put it in the group fund.

Collective projects are limited to field labor for a fee or stocking grain to resell later at a higher price. Alternative forms of collective projects, such as pooling savings together to purchase common goods, are unusual. Some groups *talked* about buying mills together but none of these projects have become reality. There is only one case where the five SfC groups in a village pooled their savings together to put forward seed money (10% of the total cost) to purchase two mills, the NGO Borne Fonden provided the rest of the money. Even a non-member in that village acknowledged: "Avec EPC les femmes ont bénéficié des fruits du partenariat avec ONG Borne Fonden".

It is possible that groups would have to accumulate funds for two to three years in order to collectively buy goods for collective projects. It is also possible that certain cultural factors may impede collective

ownership of materials and goods across households, which would raise challenges for SFC and non-SFC groups who want to purchase goods collectively.

Overall, although women's groups and collective labor were previously taking place in some villages, SfC has the potential to help structure collective labor and give a focus to the use of this money resulting from the collective labor.

Option: Further exploration of collective ownership within the Malian cultural framework may be called for, particularly if SFC seeks to expand the variety of activities that SFC groups are encouraged to undertake. Existing practices of traditional collective projects such as soap making and dying cloth may be of particular interest.

Option: SfC could provide additional business and agricultural training which could be applied to collective projects. SfC could also build groups' capacity to connect with organizations who could match their funds to develop the village. This idea is explored further in the External Links section.

Section III: Non-Members and Saturation Rates

> **Key findings:**
>
> ➢ *Older women, young unmarried women, and women married for less than a year comprise the majority of non-members. But some villages also have non-members who lack the means to join or who are skeptical of the program.*
>
> ➢ *Of those who quit, many do so for reasons outside the control of SfC (death, moving away, sickness, or divorce). But some women quit because the savings payments are too high, or (more rarely) because there are tensions within the group.*
>
> ➢ *"Saturated" villages are common but not universal.*

Findings are drawn from interviews with non-members, group members, RAs and animators as well as our observations. First we describe non-members and then we discuss who waits to join the groups and who quits the groups.

Who are the non-members?

Even in villages which have had the SfC program for 2-3 years, some women remain as non-members. **Older women, starting at age 50-60, who can no longer generate cash income,** are the most common type of non-member. These women cannot make the weekly savings contributions or pay back loans so they typically don't join the groups. In villages with a distant weekly market, for example 8-15 km away, old women are at a particular disadvantage since they cannot walk to the market to earn income. A few people also mentioned that sick or handicapped women are non-members because they have no way to earn money.

However, some older women do participate in the groups because the work of the groups interests them. We have only a little evidence on how these women find the cash to participate; it's possible they have small businesses that don't require much mobility or strength, or they may be given cash by family members. Most villages have at least some older SfC members. A few villages have large numbers of older members or separate groups made up of only older women.

"Old women are in SfC. Even if they can't walk, they are still in SfC. They like the procedures. Some send their grandchildren with the money or give the money to another member. They can get loans via a proxy....... One SfC member (older? handicapped? both?) sells sauce ingredients and fish out of her house (to earn her money for SfC). She can walk a bit."

- Replicating agent

"Even the old have tried to join, to help exchange ideas. Their sons give money to the old women (to live on) so they don't need to join the groups, but they join because it is interesting."

- SfC member

"Old women and the sick can't get money. They can't even save, they don't leave the house."

- SfC member

Young women, including unmarried and newly-married young women, are another common type of non-member. **Unmarried women** are almost never allowed to join groups because women traditionally marry a man in a neighboring village and move to that village. If an unmarried woman joined a group and then married out of the village, she would have to leave the group mid-cycle, which would be disruptive.

Young women who have been married less than one year are often not in the groups.[16]   Typically, these women have recently moved to their husband's village from their birth village. Since they were absent when the SfC groups started in their new village, they are not part of any group. Many are waiting to join at the beginning of the next SfC cycle, which happens once a year. Interestingly, in one village, young women from neighboring villages who were engaged to men in the village had joined SfC groups in that village by sending their money for the group fund via others. This way, once they were married and moved to that village, they could continue their membership in these same SfC groups.

A third large category of non-members is **those who feel they don't have the means to join SfC.** These women say that they are either too poor or that they don't have income-generating activities to produce the weekly savings. In general, there are many poor women in SfC, but some poor women in some villages don't join.

A final large category of non-members are **those who "don't trust the program" or who lack confidence in the program.** Many of these women think they will lose money if they join the groups, either because the animator will take it or because it will be miss-managed.

Some animators and group members said **non-members "don't understand" the program**, using a negative connotation. Given that people involved with SfC tend to describe *anyone* who doesn't agree to join as someone who "hasn't understood the advantages of SfC", it is possible that some non-members do in fact understand the program, but have simply chosen not to join.[17]

Non-members broadly echoed the themes above.[18] In total, twenty-two non-members were interviewed in thirteen villages. The textbox depicts cases of some non-members and their reasons for not being in SfC.

---

[16] Marriage age varies. In some areas women are typically married at 16-17, while in other areas women marry at 16-21. (based on limited information)

[17] Other types of non-members were mentioned, in each case by less than 5% of the respondents, including: women with a husband refusing to let her join, in some cases because of fear she'd lose her money in the group; women with no time to participate; women who thought the group was a waste of time; women who were "lazy" or who had a "lack of will"; women who had no "team spirit" or who "didn't like others" or who didn't like being in groups; women who traveled a lot; and women with religious objections to the interest charged on loans.

[18] The non-members we interviewed were selected by animators and group members, so they may not be representative of all non-members.

Selection of non-member cases (names have been changed)

1) Fatime (45) is a widow with two children who is **too old to work** on income-generating activities. Hawa (50) is **often ill** and also can't work to gain money. Both women are very much in favor of the program (Fatime even helped promote SfC in the village when it first arrived) but neither wants to join because they can't work to earn cash.

2) Rokia (66) does agricultural work and owns five hectares of cotton. She is not in SfC because she is old and because all of her daughters-in-law are members. She fears that **joining SfC could provide the daughters-in-law a chance to disrespect her**. (By custom, women are not supposed to contradict their mothers-in-law but SfC treats all group members as equals.)

3) Fanta (21) and Assitan (17) were married 4 and 6 months ago, respectively. Fanta has nine years of education while Assitan has none. Both make money from various activities including producing shea butter and sumbula (bouillon paste); and growing or cooking baobab, okra, peanuts and beans. They **hope to join an SfC group when the new cycle starts**.

4) Halima (18) has four years of education. She farms rice and fonio and is very hard-working. She knows all the SfC steps and sees the advantages of SfC for her mother and in-laws, who are members. She lives with her husband, although they are not legally married. She was asked to join a group but explained to them that she is not legally married. **If she is legally married when they make a new SfC group, she plans to join**.

5) Salimatou (23) was in SfC. She left her group after the first year because **she couldn't pay the weekly savings** which went from 100cfa ($0.20) to 200cfa in the second year. She has a good understanding of SfC and views it positively.

6) Bintu (33) has no education. Her family is poor, for example they own no big animals (donkeys, cows, etc). They have six children. Her household grows millet, beans, peanuts and corn to eat. In good years, they sell the excess. In bad years, she sometimes has to get food from her neighbors. **She would like to join SfC if she had the means**.

7) Tata (35) and Mariam (50) are in a village where both SfC groups save 250cfa per month. They both have family emergency savings boxes in their households, where each woman in the household saves 10cfa ($0.02) per day. Any woman in the household can use the fund for emergencies. Tata, who has six years of education, is a member of a shea butter association and helps transport the village's shea nuts to the processing plant in a nearby town. Both Tata and Mariam say **they would join SfC if the savings rate were 50 or 100 cfa** per week instead of 250 cfa.

8) Djeneba (28) has never been in an SfC group. She has never been asked to join a group and she isn't interested in joining. Her husband is a marabout (traditional healer & religious leader) and travels for his work. **She travels with her husband and is often not in the village.**

9) Mineta (35) was born in the Ivory Coast. She sustains her household by selling cooked rice, corn millet, sauce ingredients and mangoes in the village. Her husband also does a little farming. She makes more than enough money for subsistence and people in the village sometimes come to her for loans (this practice decreased after SfC's arrival). She really likes SfC and has been invited to join a group several times but **her husband refuses**. He doesn't even like her going around the village for her business, so her food stand is right next to the yard door.

Non-members for the most part say they do not interact with SfC groups directly, although many know quite a bit about the groups. In two villages, non-members can take out loans through SfC members. (More frequently, husbands can take loans through their wives who are in SfC.) This is of course a danger to the group's survival if the non-members default, but has the advantage of allowing the whole community to benefit from the SfC fund.

Many non-members are already marginalized members of village society, as older women, handicapped or sick women, young unmarried women, or newly-weds from another village. However, most non-members do not feel *further* marginalized due to not being in the SfC groups. A few non-members who do feel SfC has further marginalized them object to being kept out of the loop regarding SfC activities.

Who waits to join?

In the majority of villages, only a few women are willing to join an SfC group initially. Other women wait to join.[19] Frequently cited reasons for waiting reflect women's **skepticism about the program**. Women said they initially did not believe the groups would succeed, they didn't have confidence in the groups, or they wanted to wait to see if a group worked before risking their own money. Some late joiners were described as initially not "understanding" the program.

Specific fears involve losing money. Some of these women have been victims of swindles in the past or have heard about swindles in the village or in a neighboring village. They fear that animators will run away with the funds. Another fear is that other group members will not pay back their loans to the group and the members will lose money. One animator said some non-members "don't believe in anything."

Once women see the advantages of SfC, they often join. Specifically, **after the first cycle for the first group in the village closes**, others see that the program was a success and that members did not lose money. Then, many women want to join the program and form new groups.

> *"Because we at SfC are giving nothing (no gifts), women wait to see if the group will succeed."*
> - Animator

---

[19]We had one exception to this. In one village, we were told that everyone except for the old women joined the program from the very beginning.

"Before the first group's cycle closed, even we the members of the first group didn't get/understand SfC. People came into (the program) slowly to form the three groups."

- Group member

"Once the first group's first cycle closes, there is an explosion of groups set in place."

- Animator

A few women described early joiners as those with "more will" or "without fear". One woman used herself as an example:

"I said to myself, 'I'll join. I don't know if it will be good or bad.' But even with the risk, I joined."

- Group member

Women who wait to join SfC can join new groups or existing groups, but only at the end of the cycle. Women who wish to join an existing group mid-cycle are often asked to contribute the amount the other members had saved to date, probably because the oral accounting shares system is complicated if one member saves less than the others. This dissuades many women from joining existing groups mid-cycle.

Who quits?

No one had quit the groups in four of the nineteen villages. People in other villages gave various reasons for women quitting, including forces beyond the woman's control, a lack of means to continue saving, and to a lesser extent tensions within the groups.

Outside forces beyond the woman's control include travel by the woman's husband, serious illness, divorce or death. It is surprising how often **death of a member** was mentioned as a serious reason for "dropping-out" of the group. This indicates that death is unfortunately not a rare occurrence among women in Mali. But it can also be seen as a sign that for some villages, so few women quit the groups that death itself is the main reason for a group losing members.

"The only three reasons for drop-outs are travel, divorce and death."   - Animator

"Apart from death, no members have quit the group"   - Group member

One replicating agent explained that when a member dies, the animator helps the group resolve the financial side. The relatives of the member receive whatever savings she had in the group minus any loans she owed. If the loans are greater than the member's savings, the group takes a loss.

Women who move away from the village have to leave their SfC groups. The main reason for moving is **their husband moving**, either for work or to migrate to another area. In some instances, women who move are replaced by their daughters or daughters-in-law. Similarly, by tradition, if a woman divorces she returns to her parent's home which is often in another village. In this case she also has to leave the SfC group. **Divorce** is rare, but was mentioned in interviews in two villages.

Finally, some members **become seriously ill** or have a family member such as a child become seriously ill. These women sometimes have to leave the groups either because they have to travel to other towns for medical help or because they need too much time to care for the sick family member. Overall, death and travel were mentioned much more often as a reason for quitting than sickness or divorce.

A second broad category of women who left the groups are **women who couldn't pay the savings rate**, who had financial difficulties or who had missed many payments. This reason for quitting is surprisingly wide-spread; we heard this from group members, replicating agents, non-members and even one animator, across fourteen of the villages.

> *"Some women left - those who couldn't pay and didn't want to be ashamed in front of the group to not be able to pay."* - Group member

In some cases, women **became too old** to generate income and be in the groups. They are often replaced by their daughters or daughters-in-law, who do not necessarily take up the older woman's official position in the group, if she had one.[20] This flexibility in terms of members quitting and being replaced will help SfC groups survive in the future, even if their membership shifts.

A smaller number of women left the groups because they had **some form of conflict with the other group members**. This included everything from a disagreement about the savings amount to women who didn't follow the rules, didn't get along with the other members, or got irritated when asked to pay what they owed in fines or loans.

In one case, two co-wives who didn't get along were in the same SfC group, which split into factions behind each of them. Their husband had to intervene and asked both women to leave the group so that the tension within the group would end. In another case, a woman refused for two years to take a loan, which the group had been told was a rule for SfC groups. The woman finally left the group. In yet another village, the younger members of one group jokingly said that the old women in the village were initially in the group and "used to bother us and fight with us but now they made their own SfC group."[21]

Do women who quit get their money back? Women who are forced to quit the groups because of forces outside of their control, such as sickness, divorce, or a husband migrating, often get their money back in full even in the middle of the cycle. However, those who quit for personal reasons tend to quit at the end of the cycle because if they quit mid-cycle without a good reason, some groups' rules stipulate that they cannot get their money back or that they lose the interest on it.

---

[20] When sharing preliminary findings from this study, one partner NGO staff member recounted that old women who decide to leave their groups are sometimes given a joyful departure ceremony/party in which their group demonstrates its appreciation for all they have done for the group.

[21] Other reasons for women quitting include: those with too much work in the fields or in the house, those who thought it was a waste of time, and two women who didn't agree with charging interest on loans.

On Saturation

The villages in our sample split into villages with high saturation rates and those with lower saturation rates. In villages with high saturation rates only old and young (unmarried or newly married) women remain outside the SfC groups, and possibly also a small number of other non-members, which are too few to form another group. In these villages, it is not possible to form another SfC group with the remaining eligible non-members.

Villages with lower saturation rates have old women and young newly-married or unmarried women who are not in the groups. But also have non-members who are too poor to join the groups, don't trust the groups, don't "understand" the program, or some combination, depending on the village.

Out of the 19 villages we visited, 16 had been randomly selected[22]. Of these, we determined that seven had high saturation rates, seven had lower saturation rates[23]. Based on this small sample, approximately 50% (7/14) of the villages have high saturation rates, where there are not enough women to form another group, while the other half of villages have lower saturation rates. Due to the small sample size, the confidence interval for this ratio is between 25% and 75% of villages. We can rule out that all villages (more than 75%) have high saturation and we can rule out that few villages (less than 25%) have high saturation. Thus, saturated villages are common but not universal.

---

[22] Three additional villages were shown to us by local staff but were not randomly selected. Of these villages, 2 had very high saturation rates and one had lower saturation.
[23] It was not possible to determine the saturation rate for two of the 16 random villages.

Section IV: Group Survival and Success[24]

> **Key Findings:**
>
> ➢ *Women's confidence in themselves and in the group, and their willingness to make it work are the keys to group <u>survival</u>.*
>
> ➢ *Flexibility and troubleshooting skills along with harmony are keys to group <u>success</u>.*
>
> ➢ *The definitions of success and survival need to be clarified, especially between RAs and animators, and group members.*
>
> ➢ *Few graduated groups are left without animator visits for more than one month at a time.*

Group Survival

A complete description of the SfC groups is included in Appendix A. The majority of SfC members feel they could survive if the animator stopped visiting. This finding is important because the researchers expected this issue to be heavily tainted due to members' opposition to SfC phasing out of their villages. That is, **we expected groups to exaggerate their need for an animator, but this was not the case.**

However, responses often merged multiple ideas including members' *confidence* in the group's capacity to survive, their *willingness* to move ahead with SfC, and their *preference* for having someone capable guide the groups. These separate aspects are distilled below.

Confidence: Some groups' confidence in their survival was associated with **members feeling knowledgeable of SfC** through the trainings. Members said that if the animator stopped coming, they would just continue managing the group by repeating what they had been doing all along under the supervision of the animator. During one focus group discussion, two groups came to the conclusion that they were not ready to survive without the animator yet, because they still had not mastered the SfC techniques. A few groups felt that literacy played a role in group survival, explaining that being illiterate rendered them unable to manage the group.

Other groups' confidence in their ability to survive was associated with **the presence of a capable individual** in the group or the village to manage transactions and to deal with group tensions. Groups often said they would survive because they had a member who was also an RA or had confidence in the village RA. Some groups cited the capabilities of their group president or of another group member.

---

[24] Information on group survival *rate* can be best answered by MIS data, which falls beyond the scope of this research. However, the *reasons* for group survival or failure can best found through ethnographic methods. This section covers respondents' ideas on group survival and success.

    In addition, assessments of group survival were difficult during focus groups discussions that included more than one group because of a band-wagon effect: if members from other groups say they would survive, one shouldn't make one's group look bad by saying the opposite. And if members from other groups say they wouldn't survive, one shouldn't flaunt by saying one's group is stronger and can survive. Nevertheless, the *reasons* cited for survival or non-survival represent valuable data for this analysis.

Along the same lines, groups that doubted the capabilities of a local RA also doubted the group's ability to handle issues and to survive. (More on this in the Replicating Agents section).

Other groups' confidence was associated with **experiencing extended periods of time without animator visits.** Those groups that managed by themselves for one month or more at a time cited this fact as proof that they could indeed survive without animators. This supports the current SfC "weaning strategy" of gradually phasing out animator visits; not only are the groups continuing as the animator's presence declines, but also, the women themselves are gaining confidence from this process.

> **Option**: SfC can reinforce group survival through a combination of the three elements above: extensive knowledge of SfC practices among all group members, a capable individual (where possible in the form of an RA), and the experience of running the groups on their own.

Willingness: Interestingly, groups that were visited by the animator more than once per month *also* said they would survive without the animator's visits. But, instead of citing their *confidence* in the group (by searching for evidence of their group management skills), they cited their *willingness* to continue with the program. For example, some three-year-old groups receiving weekly visits are evidently still weak groups in the animator's eyes, yet these members expressed that they would continue the groups after the animator left. Their **responses conveyed a sense of motivation, optimism, excitement about the program, and commitment to the group, rather than an assessment of the member's ability to manage the group on their own.** Willingness may lay an important foundation for group survival upon which SfC skills and confidence may later be built.

Preference: Some groups responded by stating that they would prefer the animator stay indefinitely. They often mentioned that animators can dissipate tensions and resolve conflicts that the group itself cannot address. Even **groups that responded they would survive and groups that responded they would not survive often qualified their answers by expressing their preference for animators to continue to guide the groups.** This preference echoes the notion that groups feel more confident with the presence of a capable individual. It also echoes the notion that group members don't necessarily feel completely knowledgeable of all there is to know about SFC. Finally, it may reflect that members personally like the animator and want to continue working with him or her.

> **Option:** This has important implications for the messages about SfC's sustainability. Messages should more strongly emphasize that: SfC is designed with rural women in mind, it is designed for them to eventually lead the groups. Messages should imply that there is complete knowledge transfer and that women (RA's or other group members) are to become the capable individuals that guide the groups.

Animator Visit Frequency

SfC guidelines state that groups should "graduate" after one year of training, at which point the animator should visit only *once per quarter,* to collect the MIS data. However, many **animators visit two-to-three-year-old groups monthly or even more frequently, and they often do more than collect MIS data**; they continue helping graduated groups.[25] This is, in part, because partner NGOs and/or the technical unit (we are not sure which) stipulate that animators with fewer than 100 groups should visit graduated groups monthly. Animators with more than 100 groups are told to visit graduated groups quarterly. However, animators themselves may also be determined to help three-year-old groups in trouble: the two animators in our sample who had more than 100 groups still visited certain three year old groups more than once per trimester.

In addition, partner NGOs want animators to continue supporting three year old groups during their visits. For example, they ask animators to attend these groups' close-of-cycle meetings. These practices suggest that people in the field view visits to graduated groups as an opportunity to help the groups rather than as a data-collection effort.

> *"I visit older groups either quarterly or monthly, depending on my schedule. But when a group needs me, I visit to resolve their problems; it is generally in the case of the death of a member, or due to the reluctance of a husband of a member, or for financial transaction problems....There are groups who do not learn the steps of the meetings and in that case I multiply my visits. This is the case for certain older groups."* [26] - Animator

> *"If the group is old, meaning more than one cycle, [then I] visit once per month. Even after one cycle, some groups still make mistakes with the size of the loans… I count all the loans of all the members at the end of the recitations...If there are tensions, [I] help settle them."*
>   - Animator

Although, as mentioned above, groups that were "weaned down" to monthly visits are evidence of group survival (members' felt confident they could continue without an animator because they had survived for periods of one month), we have very little data to say what happens with groups that are visited only every three months. Whether because of partner NGO rules or because of animators' determination to help the groups, **few graduated groups are left without animator interference for more than a month at a time.**

These practices (of monthly visits, more frequent visits to weaker graduated groups, and animator assistance to groups when collecting MIS data), all of which are undoubtedly aimed at helping the

---

[25] Of the seventeen target groups in the sample (all at least two to three years old), seven groups had weekly or three-times-per-month visits and nine groups received monthly visits. (The frequency of animator visits was unclear for one of the target groups.)

[26] Original French quote: "Ma visite se fait soit par trimestre soit par mois avec les anciens groupes, cela dépend de l'emploi du temps que je me fais. Mais quand un groupe a besoin de moi je viens pour résoudre les problèmes ; c'est très généralement en cas de décès d'un membre, ou bien pour la réticence du mari d'un membre, ou pour des problèmes de transaction financières…Il ya des groupes qui ne maitrisent pas les étapes des réunions dans ce cas je multiplie mes visites. C'est le cas pour certains anciens groupes."

groups survive, may in fact hinder SfC's efforts at becoming a sustainable program. In addition, these practices also impact measurement and evaluation efforts because they tamper with what are assumed to be "animator-free" groups whose MIS data will be used for comparison later on.

> **Option**: SfC policies regarding visits after a group has "graduated" could be clarified. Should animators only collect MIS data? Should they troubleshoot with the groups that ask for help? Should they increase the frequency of visits if a group is having trouble?

Group Success

Relatively successful groups (defined here as groups who were visited less often by animators; and groups able to rapidly increase the size of their group fund through collective work, associations and increasing the savings rates) **tended to be flexible and could easily troubleshoot in changing conditions**. They were able to adapt their rules and make decisions in the interest of the group. The following cases illustrate a variety of ways in which SfC groups can troubleshoot and be flexible:

- When one group president moved away, the group opted to have her step down as president but to continue saving with them for the rest of the cycle. But once the cycle ended, she was asked to leave the group because she could no longer attend the meetings, which was affecting group cohesion.

- Another group kicked out a member who owed multiple loans and savings payments. Since the group had had trouble adding up what she owed, they started keeping track of missed payments with stones.

- Another group exhibited interesting flexibility with their rules around the payment schedules they gave for different kinds of loans, "what matters is that they are all repaid by the close of the cycle". They also allowed for members to leave the group temporarily (due to illness or travel) and rejoin later on, giving greater long-term stability to their group membership.

Respondents constantly mentioned **"ben"** (a Bambara word for togetherness that invokes harmony), *"l'entente" (agreement)*, cohesion, and respecting rules within the group as important characteristics of successful groups. The fact that even non-members echoed these ideas means that people were not just repeating animators' and RAs' rhetoric from group sessions. On the flip side, **lack of harmony and cohesion means there are tensions in the groups, which lead to break-ups.** Respecting group rules is categorized as "ben" because breaking the rules also leads to tensions and tensions break up groups. **Group members, RAs and animators are all keenly aware of the importance of "ben".** One animator discussed a group break up, "Un group s'est disloqué parce que les femmes ne se comprenaient pas sur l'adhésion aux associations mais après que les membres avaient compris elles ont intégré d'autres groupes."[27]

---

[27] Multiple cases of dissolved groups reflect the patterns of group tension discussed here. Please refer to Appendix B for more details.

Option: SfC could incorporate training material that stimulates members' troubleshooting skills.

RAs and animators' definition of group success tends to differ from group members' definition of group success. Most RAs and animators (as well as some groups) defined group success as "flourishing as a group". This entails understanding SFC in its broader scope: developing the ability to self-manage independently of animators, understanding how to collectively grow the funds, and actively seeking ways to expand the group fund. For example, many RAs and animators said that membership in an association is evidence of the success of a group because it means the group is able to pay for association fees in addition to the group's weekly savings. Also, group membership in an association is viewed as a demonstration of a group's drive to continue to learn and grow financially. This contrasts with the group members' view of success as following the rules and maintaining group cohesion.

Section V: Replicating Agents in These Older Zones

> *Key Findings*
>
> ➢ *RAs are a key asset for SFC but are faced with a variety of challenges to fulfill their role.*
>
> ➢ *The current system of training and supporting RAs in the old zones is not consistent. There is an assortment of training tools in circulation, and RAs often support existing groups rather than starting new groups as the RA training emphasizes.*
>
> ➢ *Animators and RAs consistently and strongly requested additional training for RAs.*

IMPORTANT NOTE: This section describes the situation of replicating agents in the OLDER ZONES which we studied in this research. The current system for replicating agents that is being implemented in the newer zones (for example the Gates expansion zone) is very different, being much more highly structured and refined. Conclusions from this study do not extend to the expansion zone. In future research, we hope to study replicating agents and replicated groups in these newer zones.

General characteristics

Replicating agents in this study are mostly group members who were trained to become RA's. In Sikasso and Bougouni, there remain a small number of "Agents Villageois" which are an earlier version of the RA[28] and have been or are being replaced by RA's. A third kind of RA (not present in our sample, but sometimes mentioned by animators), are women who formed spontaneous groups and were later trained as RA's if the animator thought they had potential as RA's.

RA's feel they were **chosen because they are literate, they were nominated by the rest of the group, and/or they quickly understood SFC**. Animators chose RA's based on their demonstrated **ability to understand SFC, availability, willingness to volunteer, competence and ease of expression.**[29]

Starting and following groups: The number of groups started by each RA varies greatly from ten groups in three years to zero groups. **Most RA's started between one and three groups** but two "super RA's" started seven and ten groups. The number of groups they "follow" ("fait le suivie") support or guide tends to be higher than the number of groups they start simply because **RA's may also follow groups that were created spontaneously, by animators, or by Agent Villageois**.[30]

It is possible that "following" spontaneous and Agent Villageois' groups, which exist in a variety of forms, may pose a challenge to RA's. These groups are less likely to have received the benefit of the full SFC

---

[28] Agent Villageois are often men from the villages who replicate SFC groups. Currently, group members are being trained as RAs in order to take over the Agents Villageois' work.
[29] In newer SfC zones, animators are carefully trained in how to select the best potential RA's according to a list of criteria.
[30] Determining what exactly was entailed by "support" was very difficult in the fieldwork for this study. RA's were often not able to articulating the details of this assistance they offered to groups, possibly because they thought the research team were already "experts" in this area.

training, which may diminish their performance and ability to graduate. In addition, it may be harder to make group members change the way they have been running the group rather than teach them right from the start. Moreover, "following" groups created by animators poses a challenge of its own: RAs must earn the respect and credibility that the animator had with the group.

Barriers to training new groups

RA's lack time, lack women in their village from which to compose the groups, and lack transportation to start groups in nearby villages. **RA's become increasingly busy** with every new group they create or follow. This adds to their household chores, and their existing responsibilities to the SFC group of which they are a member. In addition, **saturated villages in these older zones sometimes lack enough remaining non-member women to create new groups**. (This is because the original design in these older areas was for the animators to start the majority of the groups, and only later did the idea of replicating agents arise.) Although this was not the original goal for the replicating agents, training groups in neighboring villages is one alternative. But very few RA's opt to do this because **traveling to other villages is time-consuming and/or costly.** One animator explained, "[it is difficult] even with a small distance…they have no bicycle … [or] a means of transport".

Another animator gave an example: An RA gave information about SfC to a group in a nearby village, which is approximately 5km away. But then he, the animator, trained the group because the distance to that village was too long and the RA had no way to travel other than by foot. The animator suggested that RA's would need remuneration to go to far away hamlets or cartiers or other villages.

> **Option**: It is important to eliminate the monetary cost of transport for the RA's. The act of training groups in other villages could give RA's practice and an aura of authority thereby increasing group's confidence in the RA. Perhaps RAs could catch rides from animators or use gas vouchers to pay motorcyclists who give them a lift. Alternatively, RAs could be provided with bicycles.

Remuneration/ motivation

Although the majority of RA's said they are not paid, many groups and animators mentioned that **RA's are sometimes paid "in kind" through field labor or goods** (wood, rice, tomato paste, bowls of peanuts, tea, sugar). Some groups may pool money to give the RA at the end of the cycle (approx 200cfa per person). In many cases, the in kind payments are seen as an appreciative gesture and not a full remuneration of the RA's time. Only one RA in the sample is paid 50cfa per person per group per month. **Some animators argue that the lack of pay makes RA's less motivated.** It certainly makes them less likely to undertake the time and monetary costs of expanding their work to other villages.

However, RA's may be motivated by other aspects of their work. Some animators and RA's mentioned they **enjoy the work because of the recognition it affords them** within the community. Others mentioned their **willingness to help the women in the community**. One RA explained, "I benefit because (I have) their blessing and because of the fact that I am always saluted; that is, I have the

appreciation of the village."[31] As an extreme version of this, some research team members felt that, in a few villages, RA's used their position for clout and political power within the community, possibly at the expense of other women's ability to voice their needs.

RA's are an asset to SFC

 Their position as village members and as peers of group members puts them in an exceptional position because they understand member's experience with SFC: they have **insider status among women**. RAs, as village women, have a greater understanding of the barriers that members face when participating in SFC (household chores, lack of time, monetary barriers, social tensions that damage group relations). They have a good understanding of village dynamics, which could help them execute their functions better than an animator who is not from the village. They may also have greater ease connecting with other village women and gaining their trust. For example, women know that an RA won't steal their money since she lives in the same village. (In addition, a member of the technical unit told us that in regions where less common local languages are spoken, the animator may not speak the local language and may use a translator - often the replicating agent. But the replicating agents speak the local language and can communicate directly with the groups.)

Other Difficulties of the Job

Although RA's may easily get member's trust, they sometimes face difficulties gaining member's confidence in their ability to run the groups. When discussing whether the group would survive without the animator, several groups felt uneasy about leaving the group to be run by a local woman. This is because **members view the RA as their equal**. One animator describes it well:

> *"If the RA's are trained outside the village, then there will be more confidence in the AR. Otherwise, other women in the village will say 'I know what she knows' "*
>
> - Animator or RA?

In addition, RAs may face more difficulties when resolving group tensions because of their position as individuals within the village. For example, the RA's age and social standing may count against her when trying to resolve a dispute or give a final verdict in a matter involving older women or respected women in the village. **Animators often mentioned that they have greater ease than RAs in resolving group tensions because of their status as outsiders**.

---

[31] Original French version: "Je bénéfice parce que (j'ai) leur bénédiction et du fait que je suis toujours salue, c'est à dire j'ai de la considération dans le village."

> **Option**: This is an area where animators and SfC can help RA's by giving them certain authority through specialized/ increased training, preferably outside their village. Another way to improve RA's status vis-à-vis group members is through SfC rhetoric. SfC could produce messages alluding to idea of RA's as SfC's assets in the field precisely because they can relate to their fellow women, or emphasizing that the RA is the chosen SFC representative, or that they are vested with the authority of the animator.

Empowerment of RA's

The RA position is yet one more opportunity that SfC provides for organic female leadership in the community. Becoming an RA helps women develop new skills, builds their confidence, and helps them connect with other women in their village (and nearby villages) through SFC. An RA explains, "J'ai vue le programme EPC dans les autres villages et ça m'a beaucoup plu, et lorsque l'animatrice est venue j'ai décidé d'apprendre avec elle." **Although RA's are often the same women as the group president or group secretary, the RA position constitutes a net increase in leadership opportunities for women** in these villages.

Innovations from the field

A few **RAs considered training another RA to help relieve their workload**. This "second generation" RA would be trained to help the first RA with existing groups, and potentially to form groups of her own. None of the RAs in our sample had actually trained a second generation RA, but they had heard about it happening in two nearby villages. The prevalence of either form of "second generation" ARs is unknown but it is probably not highly prevalent within the sample zones because so few RAs discussed it. However, the existence of second generation RAs and the fact that other RAs consider second generation RAs as a viable option reflects RAs' need for more support (monetary, transportation, training or otherwise) from SFC.

> **Option**: This innovation should be explored further. It is important for SFC to understand its prevalence, the extent of the training, and the specific activities that second generation RAs undertake. It is equally important to understand what specific factors lead RAs to train second generation RAs and how this practice is affecting SFC groups.

Comparing RA and Animator-Trained Groups

Several common themes emerged when comparing the groups formed by replicating agents with those formed by animators. Due to a limited sample size (eleven RAs and twelve animators), the following segment does not report which of these themes are most prevalent. Rather, we describe the themes and their implications.

- Some RA's feel that **animator-trained groups are better because of the accumulated experience** of both the trainer and the group, since the animator groups are almost always the first groups formed in a village and therefore the oldest groups in the village at any given point in time. The implicit idea is that with time, the AR herself and AR groups will eventually "catch up" or be as good as animator-trained groups.

- Other RA's feel that **animator-trained groups are better because they receive the benefit of the animator's specialized knowledge**. Some animators echo this idea; they feel better prepared than the RA's thanks to their literacy, their specialized SFC training, and their access to manuals and materials for sessions.

- Other RA's feel **there is no difference** between the two kinds of groups: AR's do the same training sessions with the groups they train, as the animator did when training the group of which they are members. Some animators agreed, stating that RA's are just as effective trainers.

- Finally, other animators feel that **RA group members sometimes *perceive* the animator-trained groups as being better because they don't have as much confidence in the RA's ability** to lead a group, as in the animator's ability. These perceptions may translate into members second-guessing /challenging/questioning the RA's suggestions and guidance, which may in turn have an adverse effect on group performance.

"Il y a des AR qui sont très efficaces presque tous mes AR n'ont pas de problème parce qu'elles ont un niveau de compréhension assez élève…Dans la mesure où l'animateur ne participe pas aux réunions de groups AR, les femmes refusent souvent a ce que l'AR tienne la réunion parce qu'elles pensent qu'avec l'AT c'est encore mieux, elles sous estiment l'AR. Sinon, sur matière de règlement et de transaction financière tout est bon."   - Animator

"Il y a moins de perturbations (negative) dans les groups AT par rapport aux groups AR parce que les membres n'ont pas assez de confiance sur l'AR parce qu'elles sont dans le même village donc elles le traitent comme leur égale." (Note that 'pertubations' has a negative connotation.)

- Animator

Old and New RA Training System[32]

In comparing the RA training system in these older zones of this study with the comprehensive training program in place in newer SfC zones, the old training system has a more fluid set of selection criteria for RA's. RA's are selected based on their availability, volunteerism, sometimes on their understanding of SfC, or sometimes by nomination within the group. The RA training in these old zones consists of one-on-one training using the pictographic manual[33]. Most animators also observe RA's sessions and provide troubleshooting support. Some groups in the old zones cover eight sessions of SfC content in a span of

---

[32] The "old system" refers to the training that was implemented in the zones where this research took place. The "new system" refers to the training that is being implemented in new zones of SfC expansion in Mali.
[33] eleven out of sixteen animators explicitly mentioned training RA's by using the pictographic manual.

fourteen weeks. Other animators and RA's cover the eight sessions in eight weeks, as in the new zones. After going through all the content, the groups move onto sessions on various topics such as malaria, and nutrition. Only animators are trained to give the sessions on malaria and nutrition but RAs sometimes choose to do these sessions themselves.

The new system is in many ways a reaction to and an improvement of the old system. In the new system, RAs are selected according to a checklist of specific criteria related to women's ability to grasp SfC and their potential to flourish into RAs. RAs are trained in groups, during a three-day off-site training on structured replication. They are provided with new pictographic manuals to use during replication and a certificate of completion[34]. After the three-day training, RAs start their first group; prior to each session, the animator briefs the RA, then observes the session and provides feedback at the end. The new guides contain eight condensed SfC group sessions which can be completed in approximately eight weeks. Some groups move onto sessions covering malaria and other subjects after finishing the core SfC training depending on whether the replicator feels she can train them on these topics.

RAs in the new zones are expected to form all groups in a village except for the first group (the group of which they are a member), which is formed by the animator. One animator explained, "[The RA in a new zone] will know what the animator knows and will eventually replace the animator".

Current situation in the old zones

Although they were trained with the pictographic manual, many RAs in the old zones don't have a pictographic manual of their own to train their SfC groups. In addition, there is **a convoluted mix of training tools among the few RAs in the old zones who have a training tool.** Some RAs mentioned using the old zone pictographic manual, others mentioned using pictographic boxes (an earlier version of SfC training tools), others may even have access to the new zone training manuals, and finally, other RAs mentioned using a tool with images, but it was unclear which training tool they were citing.

As mentioned earlier, some **RA's are unable to practice group creation because their villages are saturated with SfC groups**; there aren't enough additional women to form new groups. Without practicing these skills, they may not be capable of training a new group should the occasion arise, for example if enough newly married women move to the village.

Option: RA training in the old zones, where many villages are saturated, could put additional emphasis on "group maintenance" rather than group formation.

There is overwhelming consensus between animators, technical unit staff, RA's themselves and sometimes even group members, on the **need for additional RA training in the old zones**. Reflecting this need, some animators have unofficially incorporated certain training practices from the new training system into the old zones. There were two separate cases of animators who made their own ad hoc, off-site, group training for RAs, copying what is being done in the new zones. This is a good indication of animators' approval of the RA training process in the new zones.

---

[34] This certificate is provided in an effort to increase the RAs status/credibility in the eyes of SfC members from her village.

Overall, RAs in these older areas may need more support because they face important challenges: adapting to different groups, proving their abilities, overcoming distances, managing time costs. They also have more at stake if there is a failure, they must still remain in the village to face the consequences. Suggestions throughout this section provide ideas to help RAs overcome these numerous challenges.

Section VI: External Links

"Si elles arrivait à accumuler beaucoup d'argent elles feront un projet de grande envergure."

- Replicating Agent

Key Findings:

➢ *Some groups and members are interested in developing links with political groups, MFIs or NGOs.*

➢ *There is tremendous potential for good or for harm in these links.*

➢ *Currently, the regulation of external links has been largely left to the discretion of groups, RAs and animators, with little guidance from partners or the technical unit.*

SfC member's involvement with other organizations, such as political parties, credit-providing institutions, or NGOs, can be viewed as opportunities for potential synergies or as potential failures that can destroy the groups.[35] This section describes the patterns in women's involvement with three types of external links and discusses potential implications for SfC.

Political links[36]

Women are involved in political activities as individuals or as a village, not as SfC groups. For example, one group's RA is also part of the commune mayor's counsel (conseiller de la mairie). Political parties generally engage villages as a whole, for example, politicians may come to the village and try to involve all women in the village, especially around election time. Still, there were a few instances where politicians tried to talk to SfC groups after the meetings.

Most **animators warn against political involvement, they feel it could break up the groups** by affecting group cohesion and harmony. Most groups echoed this notion. However, a few groups felt that if political parties could help "advance" the group, then they would get involved.

Implications: There are two **conflicting notions regarding groups' political involvement**. On the one hand, SfC empowers women by teaching them to come together to work for their common interests. This empowerment is inherently political, it implies asking women to wield their collective power to advance their goals. Politicians may recognize SfC groups as new potential power entities within village life, and have in some cases asked to work with SfC groups. On the other hand, animators insist that groups should not get involved in politics. **Groups need to understand**

> **Option**: SfC can provide a clear message of what type of power-wielding SFC groups should engage in, and why.

---

[35] It is possible that respondents under-reported their involvement with other organizations because of the Malian cultural tendency for deference and for telling the listener "what they want to hear". This may be particularly true for MFI's because some animators may discourage involvement with MFI's.
[36] This category includes participation in village politics, such as positions in the village council, and involvement with political parties.

which kind of political involvement will further their goals and how to engage in this kind of politics. But they also need to understand which kind of political involvement will hinder group relations.

Links with Other Credit-Providing Institutions[37]

The pattern of involvement with MFIs is one of decline; **MFIs have been largely displaced by SfC** according to the vast majority of respondents. The majority of women who were involved with MFIs reportedly switched to SfC. One group explained, "Some women took individual and group loans from CANEF (MFI) for nine years but stopped when SfC came." However, a few women may still be involved with MFIs in addition to SfC.

Those involved with or interested in MFIs: Only one group discussed a members' actual involvement with an MFI: The group president took a loan and was very happy with the outcome of her transaction. Four groups expressed *interest* in being involved with MFIs in the future. They think MFIs may serve as a complimentary source of loans because the SfC fund is sometimes too small.

Animators discussed people's actual involvement with more ease. Three animators mentioned that **some SfC members generally use IMFs to obtain agricultural loans before the start of the rainy season** as they await the harvest. Agricultural loans are used for purchasing agricultural inputs and for household expenses until harvest time. **These loans tend to be larger and span for longer periods** (usually six months) than SfC loans. Members take agricultural loans from MFIs as individuals, not as groups.

Although the majority of SfC groups *already* provide agricultural loans (with three to six month durations), it is possible that the size of the group fund limits the number of agricultural loans and the size of the loans that can be given out at any one time. This may be the reason why members consider reaching out to MFIs for agricultural loans. One animator explained:

"SfC group funds aren't big enough to meet women's needs. So Kafo Jiginew and Soroyiriwaso (two MFI's) play a role. We don't want women to use SFC money to repay MFI loans, but they secretly do it anyway…[I'm] not in favor of women taking loans from MFI's. But can't stop it because the SfC group funds are too small."   - Animator

There was one interesting and unique case of a village where the MFI targeted only SfC groups:

"An MFI was here. The MFI won't work with women who are not in SfC. The MFI gives 8-month loans for agriculture. All SfC women do it. The loans are sort of collective: The president of the SfC group and the MFI agent split the loans among the (SfC) members. If there is a non-payment problem, then all women are responsible... We want to stop taking MFI loans this year. It's better to use SfC funds than external money. We have had no problems so far with the MFI loan (loans). But the interest rate is higher for the MFI than for SfC…If you borrow 50,000cfa ($100) from the MFI, then you pay 13,330cfa in interest after the 8 months. You can pay interest little by little during the loan if you

---

[37] This category includes banks and NGO's that offer micro-finance programs.

42

want to. By contrast, if you borrow 50,000cfa from SfC, you would pay 10,000cfa in interest in 8 months. 2.5% interest (per month for the SfC loan)."   - Group member

There is little evidence of whether or not individual women use SfC payouts or loans to repay IMF loans. Understandably, group members are hesitant to reveal such practices to their group, their animator and the research team, because animators strongly advise against it. On the other hand, it is highly unlikely that women use their SfC group fund as collateral because this would require that the whole group be informed of the transaction, and since such a transaction would pose risk and little benefit to the other group members, they would not agree to it.

Those not involved with MFIs: The significant shift away from MFIs and toward SfC could be explained by several factors. First, the circulating stories of past experiences give MFIs an overall negative reputation. Second, people prefer that the money paid as interest remain with the SfC group rather than go to the MFI coffers. In addition, SfC offers smaller loans and doesn't limit the use of the loan to only income generating activities.

The majority of groups expressed **fear of MFI's because they are known as greedy organizations** that humiliate those who cannot repay loans. The research team encountered the same dramatic stories across many villages. (See text box.)

Case 1: One woman had to flee her village because she was unable to repay a loan. In one **non-SfC** group, " …le secrétaire du groupe avait pris 200,000cfa de prêt avec CAFO … il avait paye mais ne parvenait pas a tout payer donc la CAFO a saisit l'argent du groupe pour payer l'argent du secrétaire/".

Case 2: In the most dramatic story, a woman took an IMF loan, which she didn't give to her husband but to another man. This man wasn't able to repay, the interest continued to accumulate and eventually the husband had to pay it. He in turn divorced the woman.

The veracity of these tales is unimportant, what is relevant is that they spread quickly and carry the message of fear very effectively.

"Nous sommes illettrées et nous devons faire attention. Nous ne pouvons pas parler avec précision mais nous savons que les conséquences [des liens avec des IMF] sont fâcheuses."
       - Group member

Option: This is a good reminder of the importance of maintaining SfC's image and reputation through success stories and avoiding situations that may potentially smear the good name of the program.

Surprisingly, only three groups brought up the argument that SfC loans were preferable because the money paid as interest remains within the group. The fact that the overwhelming majority of groups discussed the obstacles to larger MFI loans (that is, the risk of humiliation) as the main reason to abstain rather than the benefits of SFC loans (that is, keeping the interest money) may hint at the need for larger loans.

Implications: The pattern of links with MFIs raises questions on the **potential need for larger loans**. Among people who admitted involvement with MFIs, their loaning activities were for larger amounts, longer periods and particularly for the period right before the rainy season. Certain important questions should be raised: What is the real prevalence of MFI loans among SfC members? (It is difficult to gather accurate data on this subject, as people underreport their involvement out of deference to SfC.) How big are the "larger loans" that women seek from MFIs? What percentage of SfC members is being affected by the lack of larger loans? How are their economic activities being affected? What alternatives can SfC offer those members whose business/agricultural activities require larger loans? Should SfC recommend specific IMFs for women to get their larger loans?

> **Option 1**: These questions could be answered with further research.
> **Option 2:** SfC could also choose to ignore them by maintaining its current "no involvement" policy towards MFIs.
> **Option 3:** SfC could provide guidance for members who seek these larger loans.

Links with NGOs[38]

Most SfC members reported that SfC was the only NGO program in which they participated *as a group*. However, several NGO's have ongoing projects in this region, so some SfC members may be involved with other projects as individuals. In addition, SfC local partner organizations have other development projects of their own, which they deploy within the SfC zones. Thus, current involvement with NGO's takes place at the individual level. However SfC groups are increasingly targeted by NGOs.

Interestingly, SfC groups are now targeted by NGO field agents seeking to expand their projects into SfC villages. The **groups have become gateways for NGO's to access the women and villages**. NGOs and MFIs often approach the groups **because these women tend to be more open, and more accustomed to meeting and to speaking out**, or simply because they are already assembled together. Participating in SfC has made these women more willing to participate in other projects. For example, one GRADECOM staff responsible for an HIV and nutrition program explained that he tries to visit villages on SfC meeting days because these women are easier to approach than non-SfC villages in the area. He added that it is hard to mobilize the women without the work of SfC. Animators gave numerous specific examples of non-SfC-partner NGO's using the SfC groups as platforms in other villages in their work zones. These projects included two health, hygiene and water programs, and three programs offering assistance with gardening, or even organic agriculture (sesame, cotton and peanuts) in one case. Finally, a few NGO's used the groups as platforms for giving materials to the villages, including rice seed and herbicide in once case and a mill in another case, with the SfC group contributing $300 for the "local share" of the mill's costs.

If SfC groups are the gateways, then **animators and RAs are the gatekeepers**. Some animators and RAs feel that, since the larger aim is to bring development to the region, it is important to cooperate with other institutions. They explained that many NGO's had problems with the "sensibilization" (awareness-

---

[38] This category includes links with additional development programs offered by local implementing partner NGOs (GRADECOM, CAEB, J&D) as well as links with other development organizations.

raising) of women and so their field agents often wait until after the SfC meeting to talk to the women. For example, in one zone, the Keneya Ciwara[39] field agent comes with the animator to approach the women after the meetings.

However, a few animators and RAs don't approve of NGO's using SfC groups as platforms for their programs. These animators and RAs don't want to endorse any particular NGO so as to not mislead women into thinking these NGO's are somehow associated with SfC. They feel it may compromise SfC's image in the region if the other NGO's work struggles or fails.

Furthermore, there is demand for larger projects that may necessitate external links in order to come to fruition. There is only one example of such linkages occurring in the villages we researched. The SfC groups in one village pooled together the "local contribution" money to purchase two mills and an NGO provided the rest of the funds (90%) to buy the mills. Today SfC members gain returns on their contribution by charging a small fee to use their mills. (The NGO was Bonne Fonden)

Group members, animators and RAs all expressed **interest in additional programs that help the groups go beyond saving and lending in small amounts toward projects** that improve the community. (See "Other Findings Section" for more detail) Associations are also in search of a greater goal and draft grand goals beyond pooling regular savings and giving out loans at an interest (see "Associations" section for more detail). Animators, RAs and other SfC staff agree that links to NGOs together with associations may be the solution. Associations can offer groups the option of expansion into the larger projects they crave through partnerships with the government and NGOs.

> **Option**: There is a strong need for more guidance, at the group and at the association level, as to how to attain some of these lofty ambitions. Specifically, it is crucial to provide guidance on whether or not external links are a viable source of help and how they ought to be engaged. If links with other NGOs will be encouraged, at what level of SfC should they be developed? The group level, the village level, the association level, or the local partner NGO level? What are some of the conditions under which these links should be engaged? What measures should be taken to protect SfC funds/coffers? What other precautions should be taken? Who will be in charge of monitoring the links?

Implications: As more NGOs target SfC groups as entryways into the villages, their involvement with the groups is unpredictable. **It is currently in the hands of animators and replicating agents to decide whether or not to interfere with NGO field agents approaching their groups after SfC meetings**. The argument for linking to other NGOs for the sake of development is at odds with the fear of associating SfC with other projects and running the risk of ruining SfC's reputation. Currently, the SfC name is vulnerable to the potentially negative outcomes of the unsupervised links with NGOs that are occurring among some groups. Therefore, it is important for SfC to provide a clear stance on whether or not they want to encourage links with other NGOs, so that this practice is either stopped, or encouraged and guided.

---

[39] educates women on malaria, sanitation and nutrition work

Section VI: Associations

> **Key findings:**
>
> ➢ *There is tremendous energy behind associations from group members, replicating agents and animators. But there is little structure to create and guide associations.*
>
> ➢ *Advantages for members include accessing large lump sums of money, exchanging ideas, and having a chance to undertake larger projects.*
>
> ➢ *Challenges include long distances for women to travel, and unattainable goals.*
>
> ➢ *The legal status of the associations is uncertain, with the SfC association model perched uncomfortably between the Malian legal model of an association and a cooperative.*

History and Basic Characteristics

Associations of SfC groups began to form in 2006 in the Kati and Kokolani circles of Mali. A conference in April 2008 offered guidance to animators and partners. Since that time, SfC staff have built on these core guidelines and have exchanged visits to other areas to learn how to create associations. Currently, each animator has between one and three associations in his or her areas. However, both animators and coordinators **consistently ask for additional guidance** – training, and documents or manuals – especially about how to start associations and how to train the members.

> *"There is no solid base or foundation. This needs to be harmonized. (Now) each partner chooses a way."* -SfC staff member

In order to join an association, a **group must meet certain criteria**. The criteria vary slightly, but generally include a certain minimum group age, either six months or one year, and the ability to function well. It remains unclear whether the criteria vary principally by animator or by NGO partner, or if there are more specific guidelines for groups to join.

Associations are supposed to have **between 15 and 25 groups**. Some animators believe that the rule is to have 25 groups in each association, just as each SfC group has 25 members. The chart below shows the size of the associations we encountered. Many have between 15 and 25 groups (highlighted in blue), but there are also associations with fewer than 15 or more than 25 groups.

Number of groups per association
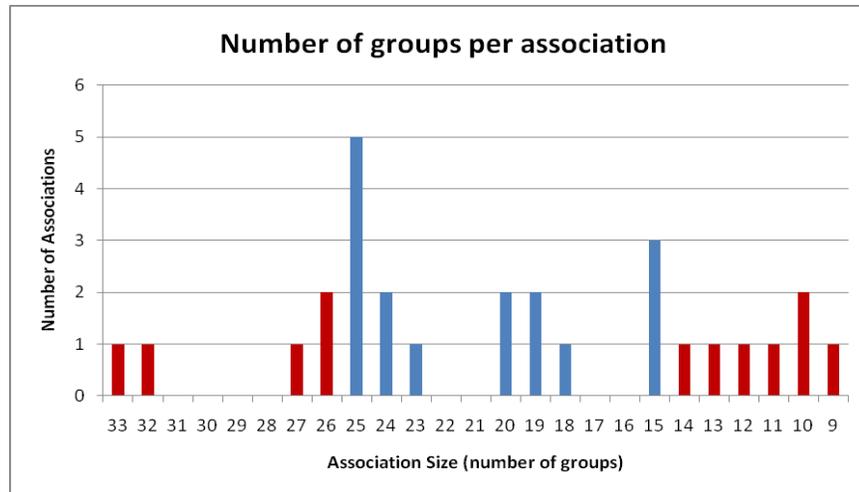
The distances that women must walk or travel to attend meetings is a key obstacle for associations. Many animators would prefer to form **associations with fewer groups to reduce the distances** to the association meetings, but believe that this is not allowed by SfC rules.[40]

There is considerable **variation across villages with respect to how many groups in each village joined**. In some villages, all the SfC groups belong to the association but in other villages only some groups were in the association. Over a third of the villages had no groups in an association. The distance to association meetings was often cited as a reason for not joining. Other groups didn't think the associations were worth the extra time; found the burden of paying the association dues in addition to the weekly group savings to be too great; didn't think the gains from the association were worth the payments; or worried about how they could continue the association payments if they fell on hard times. One village had had a land dispute with a village whose groups were in the association and therefore didn't join. Still, the majority of villages had at least some groups who had joined an association.[41]

Evidence on whether **groups are pressured to join or remain in associations** is mixed. Animators and coordinators cited examples of how to "keep the groups in the associations", either by recommending that the association keep the funds at the association level instead of distributing the funds out to the groups, or by drawing the name of the group to get the tontine fund at each monthly meeting instead of drawing all the names at the beginning of the year. Still, one person explained that, just as members are free to join or leave groups, groups themselves are free to join or leave associations, and that groups

---

[40] By the time of the final draft of this report, the operations staff in Mali had already loosened these restrictions and allowed associations to include fewer groups.

[41] Two villages formed associations solely within the village. One association with six groups focuses on communal work and includes non-SfC women. A second within-village association has 11 groups and meets weekly, with a 5000cfa per group rotational tontine. In both cases, the village-level experience is seen as good preparation for possibly joining a multi-village SfC association later on.

which don't join are not treated differently. Another staff member told us that it is the groups that consider the information and then decide whether to join.[42]

On the other hand, some staff view the associations as a good way to put pressure on the groups to stay together and keep high standards. Members will work hard to keep their SfC group together and keep the standards high so that they can be part of the association.

"Some women had problems in their group and had to fix these problems in order to stay in the association." — SfC staff member

Delegates, Locations and Meeting Times

All associations **meet once a month**, often at the end of the month. Typically, each group sends **two delegates** to the association meeting. (In a few cases, groups send three delegates or if transportation is difficult, only one delegate.) Some groups send the **same delegates** to each meeting, but other groups **rotate the delegate role** among members. By rotating delegates, groups allow more women to participate in the association meetings. The disadvantage is that information from previous meetings is not necessarily known to the new delegates. (One SfC staff member suggested that delegates should not rotate for the initial association meetings, but could begin rotating after the internal regulations are fixed.) In addition, some women may be better equipped to understand the proceedings at the association meeting and correctly relay the information back to the group.

"Not everyone can be a delegate. At every meeting we say important things, and we need the delegates to report back on what she saw and heard. So we tell the groups to choose the delegates carefully… If the delegate does get the idea … it's not worth changing the delegate. But if the delegate doesn't understand, then change her… We want to avoid problems with the association. We need a good flow of information back to the group. Otherwise, groups could quit."
— Animator

When delegates do not rotate, **it is often SfC leaders - the group presidents, other committee members, or a group member who is also the village replicating agent - who attend as delegates**. This has the advantage that these women are typically the most knowledgeable of the business of the groups. However, it also limits the number of women who can participate in leadership roles, if the same women fill multiple leadership roles.

Many associations **meet in the same location each month**, in the commune seat or a central big town. The central location shortens the distances that women travel.[43] A few associations rotate their meeting

---

[42] There was one case of a group that split up after disagreeing on whether to join an association. The women later joined other groups.
[43] We speculate a few other possibilities: there may be better roads or transport into the commune seat; or better-off women from the commune seat may refuse to travel to small villages "in the bush."

location; this may be the recommended policy by partners or the technical unit. The advantages of rotating the location are (1) fairness and (2) an opportunity for women to visit each other's villages.

Distance is one of the biggest challenges that associations face. To attend the monthly meetings, many delegates must either walk long distances (sometimes carrying their youngest child), or find someone willing to take them on a motorcycle and pay for the gas for the trip, which can be as much as 1000cfa ($2).[44] Roundtrip distances can be 12km up to 32km.

> *"6km is too far to walk there and back with kids"*   - Group member

> *"Except for market days, there is no public transport so women have to come by motorcycle. Other days, you can't even find a motorcycle."*   - Replicating agent

> *"They go via motorcycle and pay for gas or go by foot. It is 15 km and they arrive after noon"* (after most of the association business has been done)   - Group member

In addition, during the rainy season, travel routes in some areas become flooded and river crossings become impassable. Delegates who can't cross the rivers skip the association meetings during this time.

As a result of transportation difficulties, **groups sometimes quit the associations**. One group quit because of fuel costs for their motorcycle transport, and another old women's group reportedly quit because 7km was too far for the members to walk. In a third case, one association started with 60 groups but many groups quit because of the distance. The animator for this village confirmed that geographically distant groups had quit and that these groups had since started new associations with shorter travel distances.

> **Option:** SfC could allow animators to form associations with fewer groups so that women would travel shorter distances on average.

Money

All the associations include a **rotational tontine** at every meeting, in which groups contribute a set amount, and one or two groups are randomly selected to receive the pot. The majority of associations have a contribution of 5000cfa ($10) per group but around a third have contributions of 2500cfa. One animator said their employer NGO sets the maximum amount at 5000cfa but associations are free to set any amount up to that maximum.

For an association of around 25 groups, typically two groups receive the pot each month of approximately 60,000cfa per group ($120). In smaller associations, of around 9-15 groups, sometimes only one group receives the pot. Many associations do random drawings at each meeting to determine the groups to receive the pot. Advantages of drawing each month are that it motivates groups by

---

[44] A few women bicycle but this may not be acceptable for married women in some areas.

keeping them in suspense as to who will get the money each month. In a few cases, the rotation is set at the beginning of the year for all months, which allows groups to make plans based on when they will receive the money.

Most groups use the funds from the association pot to make loans to their group members. For example, if the group gets 65,000cfa, they would make loans of 5,000cfa ($10) to each of 13 members. This can help if the demand for loans is greater than what the group's fund can supply.[45] (Note that because the money from the pot earns interest when it is loaned by the group to its members, the early draws are always better because interest on the money can accumulate for the group during the year.)

In addition to the contribution to the rotational tontine, **groups also typically pay the cost of food and other materials**. Each association sets an amount per group to cover the costs of food during the meeting day, anywhere from 100 to 500cfa per group. A set amount is also paid to the associations' fund, for pens, notebooks, other materials, transport for the association committee, or paperwork costs. This is typically 100cfa, but some associations charge 50cfa or 250cfa.

Groups either take the money for the association fees and tontine from the group's fund, or more typically they **save an extra amount specifically for the association**. For example, one group saved an additional 100cfa per member *every other* week in order to have the 5000cfa for the association.

While the rotational tontine is seen as a good use of money, some members see the money spent on food and transport for the association as "wasted". This can lead to the group to quit the association. One animator tells groups that the money for food, transport and the association fund is not "lost" because the interest they earn from loans using the rotational tontine pot is greater than what they spend on these three items.[46]

Associations within two of the partner zones give the rotational tontine as a gift to the groups, which do not have to return the money to the association or pay interest on it. However, in one partner's zone, groups receiving the tontine money each month **pay the association 5% interest per month for the first three months**, and then the money becomes a gift, and the groups no longer pay interest to the associations. This interest **accumulates in the association funds** in this zone and has become a source of stress for the animators and partner staff. In a few cases, the money in the association fund is used to make additional loans to groups or to members directly, further increasing the size of the association fund. The idea is that "money doesn't sit, it needs to work" by being lent out to earn interest.

Options for what to do with this money in the association funds include keeping it for the next year, or splitting it among the groups.[47] Some SfC staff want to keep money in the association fund in order to

---

[45] One group split the money among all group members, as a loan due at the cycle close, with 250 cfa interest on 2300cfa ($4.60) each. Another group discussed purchasing corn collectively but it's not clear if they have done this.
[46] 10% interest per month on 65,000cfa for six months - assuming the group gets its tontine share halfway through the year, on average - equals 3,250cfa per month over the course of the year, neglecting compounding.
[47] Since most associations closed sometime from Nov 2009 to Jan 2010, many will have dealt with this problem.

keep the groups in the association: groups that want to quit might not do so if "their money" is in the association fund and there is no way to get their share if they quit. Splitting the fund among the groups may have legal ramifications because, by Malian law, "associations" can't engage in profit-making activities, and splitting a fund derived from interest on loans could be considered just that.

However, keeping all the money in the association coffer can become a security problem. One idea is for the association to get its official paperwork (*recepissé*) and open an account at an MFI to store the fund safely there. Other ideas include: making loans to groups[48], paying for a popular singer to perform on International Women's Day, or doing bigger projects such as a women's garden. However, even if the association fund is relatively large, many feel it is not big enough to do any important projects such as a new health center.

Goals, Linkages to NGO's and MFI's, and Women's Rights

Associations **lack a clear set of goals** across SfC. Respondents repeatedly mentioned that it is difficult to start and guide associations and there is a lack of clarity in the goals and how to achieve them.

However, many people also have **very strong aspirations and hopes for the associations**. They view associations as a way for women to band together and assert their rights and to strengthen their abilities through the exchange of ideas. Many people suggested using associations to achieve the goals that individual groups could not achieve on their own, and to guide NGO assistance to women in the area.

"The objective of the associations is that one day they'd become an organization for the rights of women. They can pressure the mairie (local government at the commune level) to deal with problems that are high priority for women such as water. They can pressure the mairie to make a plan of action to deal with water."   - SfC staff member

"The association committee can examine the objectives of the individual groups. They can try to figure out how the association can have the means to help the groups… For example, a group can't dig a bore hole well, build fences or get seeds. But the association can't help every group in this way."   - Animator

"The idea is that SfC is reinforcing women's capacity, women's rights. SfC gives women money (financial resources); the associations give force to women to get their rights. For groups to have strength, they need to be in an association. The idea of the associations is that groups have objectives that one individual group can't reach by itself. But the association can help the group do it. The association can help advocate or bring other help to the groups - (can be the) marketing for the groups."   - SfC staff member

---

[48] One association makes loans to groups that need funds for 1-2 months (or longer for sickness), and charges 5% interest. The animator feels there is no need for external credit if the association can make these loans to groups.

The women in each association decide on goals when the association first organizes. As one animator explained, each group brings their own ideas which they combine to make the association's objectives. These can include bigger goals than an individual group could achieve on its own. One association's goals, for example, were "ensuring the sustainability of SfC groups, and facilitating agricultural inputs to members, access to water, a health center, education, roads, and financial institutions as well."

Although the associations are more likely able to meet these substantial goals than are the groups, in practice, **many if not all associations have failed to attain them**. This failure to reach associations' lofty goals has led to discouragement among groups, to the point that some groups have quit the associations. The failure to meet these goals is not a total surprise, given that the funding needed for many of the goals is quite substantial, and associations do not command large funds.

> *"We created the association in 2007. Since 2007, the women decided on the objectives together. They had many objectives: a health center, the location of which was unclear, (whether it would be in the commune seat) or another village; potable water; a cereal bank; better roads. This would not be in all villages. The cereal bank would be in the name of the association. But none of these goals was met. This discourages the women… No, there was no fixed time for these goals (to be achieved)."* - Animator

> *"The groups hoped to get money from other partners (NGO's, via the assns). They didn't get anything from other organizations for a year and some groups want to pull out."*
> - Animator

One way for associations to meet their ambitious goals would be to **establish external linkages**. Many people had strong opinions about whether and how associations (or groups) could link to other NGO's. Associations could offer several advantages over individual SfC groups, with regard to linkages. First, as a more visible entity, often with the official paperwork of a *recepissé* NGO's can more easily find the association and partner with it to undertake development work. Associations are also in a position to weigh different priorities for groups and villages and help decide which project should have the highest priority. This can be an advantage for the NGO and for the women. Also, the associations could supply the funds for the "local contribution" portion of the project that many NGO's require to ensure local buy-in.

Initially, some staff members were reluctant to help associations or groups link to NGO's because of the risk to the SfC reputation if the project were to be a failure. But some staff have changed their mind about this.

> *"At that time, I discouraged associations from making connections with other NGO's… (Now, I think that) if the associations need to meet big goals, then we should give the right to the women to choose their own NGO partners. We need the women to be competent to negotiate and analyze.*

Animators need to be trained (in how to train the women to discriminate among and negotiate with other NGO's)."   -SfC staff member

Often SfC groups express a need for additional capital to be able to make more and larger loans. One staff member discussed how associations could play this role, either by linking groups to MFI's or by engaging in lucrative activities until the association fund was so large that the association itself could supply the necessary additional credit to the groups. (See External Links section for more detail on links with NGOs and MFIs.) This idea should be considered in light of the discussions below concerning the cooperative and association legal frameworks.

Advantages

Members value the access to large, lump-sum funds from the rotational tontine, and the chance to strengthen their groups by exchanging ideas and techniques. The rotational tontine allows each SfC group to receive a large sum of money once a year, which greatly **increases the size of their loan fund**. Groups value being able to give loans to many women at one time with this money.

Group members also value the **status** of being part of the association because only well-run groups can afford to join.

> (paraphrased) *"Groups that succeed are those that belong to an association. Older women's groups can't earn enough money to join an association. SfC groups can prove their success because they can raise enough extra funds to pay the association fees."*
>   - Group member

Animators and replicating agents are divided on whether or not **the associations create competition among the groups.** Groups compete to be the best run group and/or to have the most rapidly increasing group fund, through saving higher rates and having higher fines. This competition can occur among groups trying to get into the association or among groups already in the association. Competition is viewed both positively and negatively. Some say it pushes the groups to save more than they should, while others think the competition gives the groups a reason to improve their governance.[49]

> *"La force de l'association même est l'esprit de competivité par exemple, un groupe qui voit qu'un autre groupe a fait un champ collectif et va faire pareille"*
>   - Animator

> *"The competition can be negative. Groups may increase their savings or do too many loans just to compete. There is a positive effect on savings. Right after the first assn meeting, groups that saved 50cfa increased it to 100cfa and those saving 100cfa increase it to 200cfa."*

---

[49] Illustrating the perceived importance of competition in the associations, one animator suggested that Oxfam should give a "prize" to the best SfC group, to be funded by Oxfam, but administered through the associations.

Women value the **cohesion** that the association promotes and appreciate knowing other association members. They enjoy the company of the other women at the association meetings, and appreciate the chance to spend time together, to understand one another, and even to sing together. An example of this cohesion is the 8th of March, International Women's Day, when many associations put on big celebrations, and women save additional money to buy food and make matching outfits commemorating the day. Relationships between groups also improve thanks to the association. One animator commented that the association has even created better cohesion among villages.

Cohesion is a major selling point when animators promote associations among women. They say that "the union is strength". An animator told us of two related Bambara proverbs: *"Kono kulu jelen, u wili kan"* (When many birds go at the same time, they make a big noise) and *"Bolo kelen te se ka foyi ta"* (One finger cannot pick up anything.)

A final key advantage of the associations is the **opportunity for women to exchange ideas and solutions** regarding their SfC groups and other aspects of their lives. Members typically discuss how SfC works, and techniques for advancing the groups. Impacts and advantages of SfC are also discussed, but more rarely. Members also often trade solutions on how to avoid common problems. They learn what other groups have tried to do and can take these ideas back to their own group. Delegates also talk about ways to advance the association and the advantages of the association over just having the SfC groups.

> *"We add our ideas together, we exchange ideas. We figure out what exists (in terms of) the experiences of other groups. What work other groups do, we can try it out (ourselves)."*
>
> - Group member

> *"Pendant les réunions les groupes qui ont des problèmes soulèvent leurs problèmes et ensemble nous cherchons une solution au problème posé"*   - Animator

> *"The exchange of ideas amuses women until some forget their problems."*   - Group member

Many of these exchanges of ideas may take place as part of the formal proceedings of the meeting, rather than simply occurring informally among women as they chat during breaks or after the meeting. One animator told us that women typically leave to go home once the meetings finish.

Since many delegates are replicating agents, association meetings are also an opportunity for them to exchange suggestions and tips for how to carry out their replication work. In some cases, they exchange materials, such as the pictographic images from the "picto box".

Challenges

Some groups didn't mention any difficult aspects of associations. Of those that did, the challenges fell into three broad categories. First, many group members and staff mentioned the **difficulties of travel and distance**, which were discussed earlier.

Second, a much smaller set of complaints included **problems with money and/or following the rules**. Some groups don't pay their fees regularly. In one village, the loans from the association to the groups aren't always paid back on time, though they are paid eventually. Finally, one group was not happy because they could not access the money from the association tontine when they needed it (as is the nature of a randomly-determined rotational tontine).

Finally, animators argue **that lack of direction is a key challenge for associations**. There is much energy and momentum behind the associations. However, there is no guidance and the associations have not been able to accomplish the goals that the women laid out. Animators and members find this frustrating.

> *"There is no final goal for the association. No "finalite".*   - Animator

> *"We are "butte" on this question ... What is the reason for the SfC associations? ... It's hard to stop the association train. Women like this. But you need to structure it."*
> - Animator

More training for both animators and association committee members is also a priority, so that they can run the associations more effectively, and perhaps make linkages to other NGO's.

> *"The associations need to be able to plan activities in time and space. The associations also need to know how to study the real needs of each village. (Someone) should teach the associations how to decide if village X really needs a garden."*   - Animator

> *"In the beginning, the animators didn't have any idea of how to do an association. So you need to train the animators: about the goals, how to create, how to run (the associations), and how to sensibilize and train the members, the delegates, and the committee."*
> - Animator

> *"We need the committee members (of the association) to be taught to read and count. If only one person on the committee can write, the others will (still be able to) hear the transactions. But without (written) notes, they will forget."*   - Animator

Animators, coordinators and the technical unit overwhelmingly responded that **associations will *not* have management problems in spite of their larger size** and potential diminished accountability. Some of the reasons cited include: women in villages will not steal anything because they all know each other,

even in other villages[50]; there will not be elite capture because the committee members represent all women in the association; and the associations run just the same as the SfC groups so there will be no problem. Still, the research team was told of one case of mismanagement of funds by an association committee, which was eventually resolved by SfC staff.

Despite the many assurances of transparency, this issue should be explored in more detail. The majority of individuals managing the associations have little knowledge of basic accounting, reporting and related tasks. These competencies are crucial to the functioning of a large organization such as the association, especially as committees begin handling larger amounts of money, dealing with external links and undertaking larger projects.

One staff member argued that any possibility of mismanagement is not a problem but rather a call to action to find ways to strengthen the associations in the same way that the SfC model for individual groups was redesigned and strengthened over the years.

> *"It is time… to recognize that it is a plus for associations to be added to SfC. We did things for the groups in order to make them strong and able to avoid fraud. We need to strengthen the associations (in the same way)."*   - SfC staff member

---

Option: The Technical Unit or other Oxfam staff could work with partners and animators to develop additional guidelines for forming and training associations, and for linking to NGO's and other actors.

Legal Status and the *Recepissé*

There was much discussion among members and SfC staff about the Malian legal document referred to as a ***recepissé***. It means "receipt" in French but in Mali it is the formal registration for a group or association to be recognized as **an official "association" according to Malian law**. According to a 2004 law, an association is formed for social reasons and can pressure the government but cannot engage in lucrative activities.[51]

Among SfC associations, there is much discussion about whether, when and how to arrange for the association to get a *recepissé*. Some associations have it, some don't, and some say they are thinking about it or in the process of getting it. There is variation in the instructions that animators have received about whether they should be helping groups to get the *recepissé* or preventing them from getting it. One NGO partner has an official policy that no associations should get a *recepissé*. No associations in this zone have one, though some members want the *recepissé*. Interestingly, some individual groups have been able to get a *recepissé* or are in the process of getting it.

---

[50] This might not hold true in towns and larger settings.
[51] We only have one source for this information, so it should be confirmed.

The legal issue may be more relevant for associations than for individual SfC groups because of their greater size and visibility.[52] A key distinction was raised by several staff members and animators, namely **between a "cooperative" and an "association"** as defined by Malian law. Associations are formed for social reasons. They can put pressure on the government or advocate for development projects in their area. For cooperatives, the social aspect is secondary; their primary purpose is to make money for the members. Cooperatives can access outside loans and undertake money-making activities.

The technical restrictions on legally-recognized associations can be significant. For example, associations are not allowed to link to MFI's or to intermediate between MFI's and their members. Also, one staff member told us that if the association has funds, the money technically can't be split up among the constituent members or groups. If the association ends, then the money has to go to other community groups in the area, who can use this money to undertake projects benefiting the whole community, for example to construct a school or a dispensary.

While the cooperative legal framework could allow SfC associations more freedom to help their members with lucrative activities or loans from MFI's, cooperatives have some key disadvantages. The paperwork to become an officially recognized cooperative is more complicated than what is needed to get a *recepissé* for an association. For example, collecting birth certificates (either for all members or just for committee members) is a huge hindrance because many women don't have them.

The associations' tontine is technically not an income-generating activity since it just redistributes wealth back to the entities that contributed it. However, loans by the association to the groups could be considered lucrative activities. Also, certain projects undertaken to raise money for the association could be considered income-generating activities. For example, using association money to fund activities that will generate a return, or even doing certain projects alongside NGO's.[TEXT BOX]

> **Implication**: These legal restrictions have important implications on SfC's subsequent guidance on whether or not associations and/or groups should engage external links to tackle larger projects or access to larger loans.

Setting aside the issue of cooperatives, members and animators described the **advantages they saw in getting the *recepissé***. The main concrete advantage is that the *recepissé* allows them to more easily link with NGO's and other organizations. This certificate gives them legitimacy in the eyes of the NGO.

> *"For example, if women want the construction of a health center, the recepissé can help. They could ask an NGO or a partner for help. 'Here is what we have, so we ask you to help us.' They can attach a copy of their recipissé to the application."*   - Animator

---

[52] One SfC staff person argued that, by law, SfC groups should technically be regulated but since they are small and local, they can get away without regulation.

Another concrete advantage is that it would allow them to open a bank account and safely store the association money in that account. Some advantages were vaguer, however, including confidence, motivation ("With the *recepissé*, you can't be lost"), continuity, and formal recognition allowing them to fight for women's rights.

Thus, many people in SfC see associations as the way forward for SfC and a way for women to be able to fight for their rights. But, there is a need for additional guidance. How can the association goals be set so as to be more achievable? Should associations link to NGO's or even MFI's, and if so how and under what circumstances? What legal structure, if any, should they have? More training is needed for animators to be able to form and guide the associations and train the members to successfully run their association.

Section VIII: Other Findings

This section describes several topics that were added to the research either as secondary topics or as a way to learn a crucial piece of information, unrelated to the main research goals. While the job of the animator was not a key focus of the study, we learned about this in our work and describe some key findings.

Elements to add to SfC

Among Oxfam and partner staff, there is much interest in adding additional programs to SfC. This study explored this topic with group members and staff. More concretely, a new training manual for mature groups is being developed and tested and this research provided insights as to which subjects should be included in the manual.

Certain elements were frequently suggested by members, animators and RAs as new additions to SfC. The ideas fell into roughly three main categories: more training and education, ideas for development projects, and requests for goods.

An overwhelming number of interviews revealed that SfC members want to have **literacy training**. Literacy is valued in the SfC group context because literate members can write down the transactions. The overwhelming interest in literacy may rise from the urge to switch to a written system because people may think that it is somehow better than the oral system. The interest in literacy may also result from animator's informal discussions with the groups on the importance of education.

Training in new agricultural techniques is another area of overwhelming interest to SfC members. Animators, RAs and members all say that women are very interested in developing their skills regarding agricultural techniques so as to improve their work in both their gardens and fields.

To a lesser extent, health education is also of interest, including general health, malaria prevention, and improved child nutrition (one animator even brought up family planning). Members are also interested in additional **business training**. Many specified that they would like additional training on SfC techniques and more information on microcredit in general. Other skills of interest include making soap, dying cloth, sewing, and general methods for diversifying their money-generating activities.

Interviews also revealed that SfC members are interested in getting help with **all-encompassing projects that include everything from production, to storage, to transportation of products, to market access to sale**. For example, many women are interested in developing grain storage projects in which they buy and store grain to later resell at a higher price. Also, SfC members have experienced some difficulty in reaching markets and/or in selling their products. They expressed interest not only in learning how to dye cloth or make soap, but also in getting help selling these products outside their village. They want help with complete project schemes that go from production to sale.

"Nous voulons avoir des partenaires extérieurs qui viennent acheter nos produits et c'est le moyen de notre développement communautaire. Nous produisons mais nous n'avons pas de marche. [15km to Sikasso]"

- Group member

"Elles sont contentes de EPC, mais elles veulent avoir un marché au village car leurs marchandises ont augmentés avec EPC."   - Group member

Other frequent suggestions are **goods or services that the women simply want to receive**. Women generally asked for infrastructure to help develop the community such as a mill, a well, a clinic, a granary, public latrines, or materials to make a communal garden. These suggestions may reflect the attitudes that have been developed as a result of years of NGO involvement in the region: in which people become accustomed to asking an organization to do things for them. However, these requests also reflect the plethora of needs that some of these communities are facing.

"Dans le village les femmes manquent de moulin, les cultivateurs (homme et femme) manquent d'engrais et de pesticide. Le manque d'eau pose un problème pendant la saison sèche. Le problème de route pendant l'hivernage (La route de Sikasso ville deviens impraticable)"

- Non-member

"Il n ya pas de marché dans le village nous voulons avoir des partenaires qui viennent acheter nos produits sur place, il n'y a pas de second cycle dans le village les enfants parcourent 7km pour aller à l'école; il n'y a pas de centre de santé, pas de réseau téléphonique car nous voulons communiqué avec nos parents qui sont a l'extérieur et c'est important, pas de maternité et cela fatigue les femmes."

- Group member

In the process of asking what additional elements could be part of SfC, we also learned about respondents' general expectations of the SfC program itself.

"Nous voulons d'autres programmes [aussi] important que l'EPC. Actuellement nous avons beaucoup appris sur EPC mais nous sommes confrontées aux problèmes d'eau et de marché."

- Group member

"Nous encourageons EPC et nous allons progresser avec lui, apportez nous d'autres programmes intéressants comme EPC qui font avancer les femmes."

- Group member

"If we don't do anything else (any additional program) the older groups will get discouraged and break up the groups. So we should diversify the activities."

- Animator

These comments reflect that there is a lot of anxiety amongst animators, RAs and group members about the direction of the groups once they have mastered the savings and lending practices. [TEXT BOX]

> **Option**: SfC should either explore the possibility of expanding the program into any of the areas suggested above, or it should clarify to animators, RAs and members that SfC is strictly focused on the informal savings and lending model.
>
> **Suggestion**: it is possible that the dry season may be the best time to introduce new projects, additions to the program, etc., because women are less busy during this part of the year.

Water scarcity

In previous research projects in Mali, such as the BARA Phase I study, water scarcity emerged as a key priority issue for many villages. This research confirmed that for some villages, water scarcity has a crippling effect on multiple aspects of village life.

> "There are only two pumps (in the village). There is too little water for daily needs. The wells dry up in the dry season."   - Group member

The majority of groups (members, ARs, ATs) brought up the water scarcity issue; they expressed interest in incorporating a water and sanitation project into SfC. The importance of water and the way in which the water scarcity issue affects many aspects of village life became evident with groups' responses.

Some women discussed **water scarcity in relation to their agricultural work**, both in the fields and the gardens. They asked for new agricultural techniques that would help them maximize their yield in view of the limited amount of water.

> *"Elles aimerait pouvoir cultiver d'avantage l'arachide (?). Le groupe aimerait faire le maraîchage mais il n'y a pas de parcelles appropries pour ca, a cause du problème d'eau car le maraichage doit se faire prés des zones irriguées comme (marres/ le Mangot) pour mieux arroser le produit maraichères."*
>
>   - Group member

Other women talked about water in relation to **health issues**, they evoked the need for water and sanitation in the villages (one animator mentioned the women's demand for public latrines). And still other women simply asked for SfC to help the village address the water scarcity issue, that is, **some directly asked for a pump to be installed**.

Although water scarcity is an issue year round, it becomes aggravated depending on the season:

> *"Ji ko geleya" (The lack of water is a big hardship) There is one pump in which the water runs. In the hot season the (traditional open) wells are dry for 2-3 months. During that time, women go into the wilds/forest/bush for 3 kilometers to get water.* Q: Has this been a problem for a long time? *Ans: There are more people (in the village) now so we run out of water (in the hot season)."* [Note that the whole Sikasso region is one of the most fertile areas of Mali so there is a lot of in-migration from the rest of the country.
>   - Group member

Land Tenure

Land tenure was explored in this research for the specific reason that one possible program to be added to SfC is training in "water harvesting" or water-for-agriculture techniques. This can involve various improvements to the land including green manure, planting trees, small dams, etc. But the Oxfam team working on the water harvesting project wanted to know more about what would happen if women improved the land, and in general how land tenure was arranged in Mali, so this study addressed this issue.

Land tenure was explored in this research because training in "water harvesting" or water-for-agriculture techniques is a possible program to be added to SfC. Water harvesting involves improvements to the land including green manure, planting trees, small dams, etc. But the Oxfam team working on the water harvesting project wanted to know more about what would happen if women improved the land, and in general how land tenure was arranged in Mali, so this study addressed this question.

Land is generally owned by men. They can allocate land to their wives and request land from the village chief on behalf of their wives. However, women are rarely proprietors of the land. The patterns of women's land tenure - the extent to which women can count on having the land they work for as long as they want - varies by zone.

The majority of respondents in one zone explained that husbands or landowners could retrieve the land from a woman at any moment. In some cases, if the woman cultivates the land, landowners wait until after the harvest to retrieve the land. Many women in this zone improve the land despite the risk of having the land taken away at any moment. This is because they still derive the immediate benefits from any improvements made to the land.

By contrast, the pattern of land tenure in two other zones is of more stable land tenure, sometimes for life or until the women chose to leave the land. Women explained that husbands don't generally take the land away from them.

> *"Si les femmes améliorent la terre elles continuèrent à avoir accès a ces terres jusqu'elles même décident de laisser."*   - Group member

There were a few contradicting answers within villages in one of these zones. This reminds us that although women in these zones *generally* get to keep their lands for life or for as long as they want, the fact that women have no ownership of the land still puts them at risk of having the land taken away.[53]

---

[53] Based on the preliminary findings from this study, other Oxfam staff further explored this issue and learned that women can sometimes be given land collectively as a group.

There are also important rules related to tree planting and land tenure. Planting trees on land that is not one's own is frowned upon because it gives the planter a stronger claim to become the new owner of the land. Only the land owner can plant trees on his property. This may be because people feel that land with trees on it is useless for agriculture. The mores and norms around tree planting in Mali is a subject that needs further research. It has important implications for the water-harvesting projects that are currently being explored by SfC[54]. One group explained land tenure:

> *"Toutes les terres du village appartiennent aux hommes. Chaque mari donne une portion à sa femme qui ne doit pas planter d'arbres. Les terres améliorées par les femmes peuvent être retirées par le mari et remplacées. Les femmes ont accès mais ne sont pas propriétaires. Les propriétaires terriers attribuent les terres cultivables. Il y a aussi des terres communes pour tout le village…On ne doit jamais planter d'arbres dans les terres reçues car cela peut permettre au possesseur de devenir propriétaire. En plus, les terres qui comportent d'arbres ne sont plus rentables pour l'agriculture."*

> - Group member

Animators

Al though the research did not focus on the role and work of animators, in the process of conducting the field work, the research team learned about certain aspects of this job.

Animators and their coordinator (their supervisor from the partner NGO) typically meet once a month to exchange ideas, and deal with other administrative matters (such as submitting the MIS data). During this time, some supervisors organize **exchange visits** in which the animators go together to visit one of the animator's groups. The visits allow animators to learn from a variety of groups' innovations and challenge and stimulate the exchange of ideas to improve SfC.

Certain aspects of animators' **working conditions** were also mentioned repeatedly. Most animators commented on the *distance* between villages and *difficulties with transportation*. Many remote roads are treacherous and only become worse during the rainy season. The state of some of their motorcycles, which are now three years old in some zones, adds to the difficulty, as these vehicles must be frequently repaired. Animators also feel that the *workload* is sometimes too much to manage. Having to visit many villages in one day only exacerbates the transport and distance problem. At the same time, animators expressed pride in their work and the fact that they work in much more remote areas ("further into the bush") than staff from other NGO's. Animators were happy to take on what they deemed to be a heavier workload than what other field agents typically faced, but some felt they should also be paid more because of this.

At the same time, animators expressed great pride in their work and in some cases referred to the fact that, as SfC animators, they are working in much more remote areas ("further into the bush") than staff from other NGO's. Animators were happy to take on what they deemed to be a heavier workload than what other field agents typically faced, but some felt they should also be paid more because of this.

---

[54] These projects use a variety of techniques, among them is planting certain trees to protect crops from sunlight and maintain the water content of the soil.

Some animators had not received **training** in three years. They felt more training on how to train RAs might help alleviate the workload. One animator brought up the issue of **safety**, particularly near the border regions. He has been attacked twice by people trying to take his motorcycle but he was able to dissuade them because he was armed.

Interestingly, **redeployment**, despite its regularity, is neither very disruptive to animators nor to the groups. Animators redeployed to different zones are able to connect with groups. None of the groups mentioned changing animators as a major issue or barrier to their development. Redeployment was generally viewed as a less than ideal process due to increased workloads, but also necessary for the program.

Conclusion and Future Options

In the older Saving for Change program areas, this study found tremendous positive energy behind the program, strong indications of the success and survival of SfC groups, and important impacts particularly at the household level. However, there is also a need for additional guidance and training in a number of areas, including replicating agent strategies, linkages with other organizations, and associations. A complete review of the findings of the study can be found in the executive summary. In this section, we discuss a few of the impact findings and then focus on the options we foresee for SfC based on this research.

Impacts of the program are strong at the individual and household level but are not as evident at the community level. Women value their new prominence and respect within the household, as they can help their husbands deal with financial crises and needs. Women also exhibit increased independence and confidence, have more financial credibility when dealing with merchants and service providers, and have become leaders within SfC in some cases. Members greatly appreciate their friendship and solidarity with other SfC members.

Several areas identified by this research project would **benefit from additional guidelines or training of members, RA's or animators**. However, these suggestions are purely on the demand side. In order to determine what is feasible and desirable, these ideas must be combined with the realities of funding and operational capacity as well as the interests and capabilities of Oxfam and partner staff. Note that work is already under way in some areas, either because it was already in process at the time of the fieldwork for this study, or because of suggestions raised in preliminary drafts of this study.

Options for **additional training of members**[55] include **reinforcing messages** that this study has found may contribute to the survival and success of groups, for example emphasizing with women the fact that the SfC program is explicitly designed for illiterate rural women to be able to run the groups by themselves. Animators could also discuss with members the factors that may contribute to a group's success, including group members' knowledge of SfC, the presence of committee members or a replicating agent who are particularly capable, members' ability to resolve tensions themselves, and their actual experience operating the group by themselves.

Additional training programs could strengthen the impacts of SfC and respond to needs identified by women and animators. **Business and agricultural training** would allow women to capitalize on their existing abilities and access to credit, by building women's skills and confidence regarding business and agricultural decisions. Explicit training on **collective projects management** is another possibility. Finally, training for members and groups on troubleshooting skills and **conflict resolution** could strengthen groups and help with their sustainability. In fact all of these training areas are either current SfC pilot

---

[55] To the extent possible, introduce any new training during the dry (cold) season as women have more time than during the planting and harvesting of the rainy season.

projects (business, agriculture, collective project management) or are part of a new "Strengthening Savings Groups" manual for one-year-old groups (conflict resolution skills).

While replicating agents in the newer expansion zones are carefully trained and fully supplied with materials, the older zones described in this study were precisely where the replicating agent systems were first tried out, so the system was not yet carefully fine-tuned. It is a question of operational and funding capacity as well as SfC priorities whether it is worth having additional training, guidance or materials for RA's in these older zones. However, if there were interest in additional **training for RA's in these older areas**, a priority could be to **increase RA's self-confidence and status** so that group members would pay greater heed to them and they could enjoy greater success. While RA's insider status can be an asset in terms of understanding member's needs and the village context, there is often a greater respect for the opinions of "outsiders" who are considered to know more than villagers. Self-confidence training could explicitly transmit ideas such as, "RA's know everything that animators know." "After training, RAs are capable of dealing with any problems that come up." and "RA's are better than animators because they know the village, speak the local language, and will stay here after the program leaves". The very act of training the RA's would increase their status. Another option is giving **official bags or other tokens** to RA's in order to increase their status. (A new initiative will distribute tote bags and bolts of cloth to the top 100-250 RA's.)

A second area would be to **train RA's on how best to "support" groups** rather than simply on group formation, since there is often little space for RA's to form new groups in these older zones. While the training on group formation is at least closely related to the work of supporting groups, some RA's and animators stated that the skill sets weren't identical and that a focus on how to support existing groups would be helpful, especially due to differences in the type of support needed by groups formed by animators versus those formed by other villagers (RA's or VA's) or spontaneously. This finding is still in being explored and would benefit from additional feedback from other SfC animators, coordinators and trainers, as to if this training gap actually exists. Another option would be to provide **transportation assistance**, for example bicycles or gas vouchers to hired motorcycles, so that RA's could more easily travel to neighboring villages to train groups there.

Key areas to potentially provide additional **guidelines and/or training for animators** include a few core aspects of the groups as well as links to other programs. This study revealed that the **key aspects of group survival and success** are: knowledge of SfC; a key capable individual or individuals; members' skills in resolving conflicts; and experience without the animator's presence. Thus one option would be to discuss these findings with animators and have them brainstorm ways to help groups achieve these key aspects. In particular, it could be helpful to emphasize to animators the counterintuitive finding that allowing groups to struggle through difficulties on their own without animator assistance is crucial to letting the groups gain the experience of operating on their own and thus the confidence to be independent of the animator.

In discussions of preliminary drafts, Oxfam and local partner field staff's understanding of the situation in the field differed sharply from our findings in one key area. We found in our sample (of the 17

targeted 2-3-year-old groups) that animators visited groups at least every month. However field staff insist the groups are visited less often. In addition for a need for more data on this issue, one option is to provide animators with **explicit guidelines for how often to visit graduated groups** and what exactly to do during these MIS visits: Should animators only collect MIS data? Should they also troubleshoot with the groups that ask for help? Should they increase the frequency of visits if a graduated group is having trouble? What should they do if they are frequently visiting a non-graduated group in the same village as a graduated group - should they also check on the older group at each visit? Is it even possible to avoid meeting older groups when visiting younger groups in the same village? What exact guidelines does each local partner NGO follow regarding frequency of animator visits to graduated groups?

Clear guidelines on how and when to add written recordkeeping aspects to oral recordkeeping would be helpful. Some animators already work with a literate woman in the group so that she can record the attendance and transactions.

Animators could also be trained in **how SfC groups can link to other programs**. The question of linking to other NGO's is tricky since the groups are an excellent platform for other development work but there is a risk that a crooked or incompetent NGO could harm the groups. Training for animators could include when and how to screen other NGO's and link them to groups. Also, at what level of SfC should there be linkages? At the group level, the village level, the association level, or the local partner NGO level? What are key conditions for linking? What precautions are needed to protect SfC groups and their funds? Who will be in charge of monitoring the links?

More guidance for animators on **how to talk to members about linking individually with MFI's** is another option. Currently, positive aspects of MFI's are a somewhat taboo topic within SfC, because MFI's have a bad reputation in many areas and also SfC is often marketed in contrast to MFI services. However a tiny fraction of members still do use MFI's, and women may also be hiding their links to MFI's. With guidance, animators could talk openly to members about MFI's, including how to be careful when taking a loan, and certain ground rules such as never linking a group to an MFI, never using an SfC loan to pay an MFI loan, and never pledging SfC savings as collateral for a loan. Animators could also be trained on **how to encourage groups to advocate for their rights** at the local level but at the same time not get entangled with politics or end up under the sway of individual politicians or parties.

Associations are another source of great energy within SfC but are also in need of additional guidance. Animators could be given additional training in **how to form associations** and how to train their members. Other key questions are to determine the purpose and scope of associations. Do they exist in order to provide access to larger savings and loans? Or are they meant to achieve bigger projects for the participating villages? Also, what legal structure is appropriate for SfC associations? And, what is the ideal size of associations, given the long distances members must often travel?

In fact many of these factors are currently being addressed by SfC program staff. Shortly after preliminary versions of this report, the guidelines were changed to allow associations to form with fewer groups, potentially reducing average distances traveled by delegates. Also, an "Associations Manual" is

currently being designed by a team from OxfamAmerica, Freedom from Hunger, and local partners. The manual will offer guidance to animators in all of these areas. Finally, there have been important discussions on the ideal legal model for SfC associations.

No good research study would be complete without a call for further research. This study identified many areas to explore in the future, including: contextual questions concerning the culture of collective ownership in Mali; how SfC groups interact with other women's groups in the village; the role of MFI's; precise data on saturation rates in SfC villages; and what types of migrants if any are non-members. Also, more data is needed on the frequency of animator visits to graduated groups and the exact tasks that animators undertake during those visits. Finally, additional information on replicating agents, particularly in the newer zones is needed, including questions such as: What do RA's do for the groups exactly? What do their training sessions with the groups involve? What work do they do for the groups that are already trained?   What specific support do animators give to RA's? and How prevalent and effective are 2nd generation RA's - those trained by other RA's?

Thanks to the excellent work of OxfamAmerica, Freedom from Hunger, Stromme Foundation and local partner staff, Saving for Change in Mali has grown into a strong, flexible program. We hope this research can help the program continue to build on its' earlier successes while working to bring these crucial financial services to additional communities in Mali and elsewhere.

Appendix A: Core Description of Groups

Key Findings

➢ *Core aspects of the groups generally coincide with the research team's expectations.*

➢ *Unexpected features include the use of a combined oral and written record system and a higher frequency in animator visits (more than once every three months).*

Although there is significant and important variability across SfC groups, most groups follow a core set of characteristics. We describe these characteristics here in order to give the reader broad glimpse of the project at large, the women it impacts, the livelihoods it changes, and the activities it entails.

Group formation: We did not focus on gathering data on exactly how the groups formed. However, evidence from other studies and field work indicates that existing family, friendship and neighbor relationships are important. It is not clear if SfC groups build on existing groups.[56] Further research is needed on how SfC groups build on, compete with or interact with existing women's groups, associations and networks.

Membership: The majority of groups are composed of 25 members although some groups have as few as 20. Member's age ranges between newly married women (16-21 years old) and women in their late 40's. However, some villages have older group members (50-65 years old or older). In some villages, certain prestigious positions within the group, such as group president, may be reserved for elder members. The key factor for membership is the ability to somehow generate income so that members have a place to invest their loans. Some members have ties by blood or marriage to one another, but an animator cautioned that a group made up of only the members of one family can have problems.

Livelihoods: Member's livelihoods consist of agricultural activities and "petit commerce". Agricultural activities include working their own fields, working on their husband's or their household's fields and caring for their vegetable gardens. Much of this is consumed but some may be sold for cash, by women or by their household. Typical women's crops include peanuts, ground nuts, okra, onions, hot peppers, beans, and tomatoes, whereas men tend to grow grains such as millet, corn or rice and cash crops such as cotton. Women's vegetable gardens are used for subsistence and sale of surplus. Their "petit commerce" includes selling cooked food, peanut butter and other sauce ingredients, making and selling soap, shea butter, or sumbula (a kind of fermented bouillon), and storing grain to sell it later at a higher price. Some group members also engage in raising, fattening and selling animals, but to a lesser extent than they engage in agriculture and petit commerce. This may be because buying an animal requires a large lump-sum payment which may be more difficult to amass.

SfC meetings: Group meetings generally include a roll-call of all members, "salutations" and the recitation of group rules as well as the revision of the key accounting amounts including the money in

---

[56] In one case in this study, an SfC-like group existed for several years prior to SfC's arrival. When the animator came to this village and explained the SfC system, since the original group had expanded and there were newly-married women to include, the original group split into two, each of which became an SfC group.

the coffer, the outstanding loans and the amounts owed in interest. They also assign fines for tardiness, absence and missing weekly payments. Every member has a designated witness (also a member) who remembers her loans, payments, fines and savings. Casual discussions on important matters may also take place within the meeting.

SfC groups record their transactions orally (through memorization), in written form, or using a mix of both methods. Writing records with the help of a literate member, a student, or other kinds of non-members in the village was the most common method used among the sample. Only eight groups (out of 32 who responded) reported recording transactions orally. Four groups reported doing a mix of oral and written records. These groups are simply recording the attendance, savings and loan *transactions* in a book but the majority of the accounts are *reconciled* orally.[57] It is unclear what happens when the oral and written records don't match. A few animators argue that as the group accounts grow larger (more than 500,000 to 1,000,000 cfa - $1000-$2000), it is more difficult for members to remember the transactions and so a written system should be added to the oral accounting.

The animator's visit generally includes: "supervising" the financial transactions, giving advice on how to avoid problems, dealing with group tensions, and giving the group guidance and encouragement. Once a year, when the group closes the cycle and distributes the savings, the animator is almost always present to assist with this process. The frequency of animators' visits varies widely depending on the groups' ability to self-manage, whether or not the group has graduated, and the number of groups the animator has. (See Group Survival section and Animators section for more details) However, most groups in the sample are visited on either a monthly or weekly basis.

Financial transactions: Group financial transactions also follow some core patterns. Starting with a weekly savings amount of 100cfa, most groups generally increase it to 200cfa after the first cycle. A few groups temporarily reduce this to 100cfa in the more difficult times of the year, for example during the rainy season. Members generally take loans for their "petit commerce", agricultural inputs, food for the household, family illnesses, and animal husbandry. They also use loans for clothing, children's school expenses and wedding expenses but with less frequency.

The majority of groups (32 out of 34) also give out agricultural loans. An extended time frame (three to six months) and special interest rate may be accorded to such loans. They usually happen at the beginning of the planting season to help women maximize their agricultural outputs for the season by enabling them to buy seeds, fertilizer, and tools, and to pay for labor. For groups whose cycle closes in May, often the savings payout is used to buy agricultural inputs. Also, the timing of when the cycle closes may affect whether the groups can make agricultural loans. For example, if a group's cycle closes in July, the group can't make loans in May and collect them in Sept/Oct.

---

[57] In later conversations with Oxfam technical unit staff, we learned that the animator always starts by training the group with the oral methods. But later, if there is a literate woman in the group, he may train her to take down these simple transactions.

When closing out the cycle, groups tend to distribute all the money at the end of the cycle although a some groups chose to leave a small amount in the coffer. Often, those groups that do leave money in the case leave only the residual amount of money that is not possible to divide further, but a few groups explicitly leave enough money to be able to make loans at the beginning of the next cycle.[58] Members commonly use their savings after the cycle close-out on petit commerce, animal husbandry and agriculture.

---

[58] One group mentioned that they explicitly leave a significant amount of money in the coffer for the next cycle in case of an emergency during the beginning of the following cycle. Another group gave out 2/3 of the money to members for them to keep and the remaining 1/3 of the money as a loan to be repaid in the next cycle.

Appendix B: Dissolved Groups

In talking with groups and animators in the 19 villages, we were told about seven dissolved groups, mostly found in neighboring villages rather than the villages in the sample. The reasons for these groups dissolving reflect the patterns described in the "Group Survival" section, such as group tensions. These examples also show variation in group types and illustrate some of the real-life circumstances under which people (members, animators and RAs) deal with the groups.

Group tensions proved to be an important factor for several dissolved groups. In one case, at the end of the cycle, a "greedy" member caused other members to receive unequal shares of the money, a violation of the equal shares to which members were entitled. Not surprisingly, members with unfairly small shares were unhappy about their share and the group stopped functioning. In this same village, another group dissolved due to a disagreement over the group's proceedings, including the frequency of the meetings and the possible use of savings collectors because people were too busy to attend the meetings. The older women in the group wanted to follow these different practices while the younger women wanted to conform to the SfC guidelines. This group eventually broke up, however the younger women will form a new SfC group after the rainy season. One group had so many conflicts among its members that there was a constant flow of members leaving and joining the group (membership reached 39 at one point) to the extent that the animator also chose to abandon the group. Similarly, a group in another region broke up because the members couldn't come to an agreement on whether or not to join the local SfC association. Some of the members later joined other SfC groups in the village. This practice of members of dissolved groups joining other groups or starting a new group was common among several dissolved groups.

In some cases, the underlying **cause of the potential group break-up was addressed in time by the animator or coordinator**. In one village, the animator was able to sort out a conflict involving the group president, who was a wealthy and powerful woman in the village and was trying to close down the group because she herself didn't need the benefits of the group. The animator and the coordinator were able to convince the president and the rest of the group to stay together by discussing the benefits of SfC. In another case, a local marabout (village religious and medicinal leader) caused a group to break-up after he condemned SfC's practice of charging interest as being against Islamic rules. However, the animator returned to the village to promote the program and managed to reassemble the group after a gap of approximately 9 months.

There were two interesting cases of **men's savings groups** that dissolved. The first group dissolved because some members took issue with the practice of charging interest on loans since it is rejected by Islam. The animator explained that the men failed to understand that the tenets of Islam would apply only to loans to non-members because in that case the lenders are the only ones to benefit from the accumulated interest at the end of the cycle. However, when group members take loans, everyone (the lenders and the person to whom the money was lent) benefits equally from the accumulated interest when the fund is split at the end of the cycle, so this type of loan is not against the tenets of Islam. Some of the men from this group will try to reassemble the group in the future.

The second case of dissolution among a male group follows the common pattern in which constant rule breaking by some members leads to tensions within the group and the group breaking-up. In this case, group members who traveled typically left their savings payment with their (male) assistants to deliver for them in their absence. More than once, the assistant kept the money rather than delivering it to the group, essentially stealing it and causing the group to think that the traveling member had not paid. This happened several times with several assistants, eventually causing the group to disband. The animator who discussed this case explained that men aren't afraid of being caught stealing, whereas women know that other women will not pardon such indiscretions.

In addition to men's groups, groups of **young, unmarried women** are also relatively rare. One such group also dissolved, but interestingly the reasons were not related to conflict. Rather, the young women decided to split the fund at the end of the cycle and close the group because they all chose to move to Bamako (the capital) to earn wages before their marriages.

Our final example is **a more complex case** of group dissolution reflecting some of the patterns described in earlier sections. Before the arrival of SfC in this particular village, there was an existing old women's savings group which was guided by a local man. When SfC came, the group converted to the SfC system and divided into two groups of 25 with the local man continuing to support these two groups. At the end of the savings cycle, this man intervened to keep the women from splitting the fund. He asked the two groups to pool their funds together and to give the money to him to purchase a rice mill instead. The SfC animator urged the women to analyze the situation to understand whether they would actually gain from buying this machine and if they would they make a profit. The animator also suggested that the women not give any of their money to the local man upfront, but instead ask him to bring the machine to the village first and then hand him the money afterward. When presented with this request, the man stopped insisting on the rice-huller idea. It is highly probable that this man was trying to swindle the two groups out of their money. Although they were able to avoid the scam, the women were not happy with the overall situation, so the two groups broke up. The women have refused to get involved again with savings groups, in spite of the animator's attempts to restart the groups.

The case described above illustrates the importance of trust in the program and trust in outsiders. As is discussed in the Non-Members and in External Links Sections, SfC groups operate in a climate in which organizations calling themselves NGO's can and do take funds from a village or a group and then disappear without providing the service or goods promised, either from deliberate deception or from incompetence. Thus, SfC members and animators are wary of outsiders who come to the groups with promises. In this case, the SfC women discovered that they misjudged the man whom they had trusted to guide their group since long before SfC arrived. Given that they had misjudged that man, what would prevent them from misjudging the animator himself? The women's refusal to re-start the SfC groups may also illustrate their frustration with not being able to bring larger projects (such as the purchase of rice milling equipment) to fruition and their loss of hope in their own ability to create change in their lives.

It is important to point out that none of the groups in these examples lost their savings when the groups dissolved. (One exception is the case of the members who got smaller shares than they deserved.) This is a fundamental aspect of maintaining SfC's image and reputation in the villages. The flexibility to dissolve groups if necessary without losing members' savings should be further explored because it could help ensure women's ongoing voluntary participation in the program.