



Use of Mixed Methods in the Evaluation of the Saving for Change Program in Mali Megan Gash, Research and Evaluation Specialist, Freedom from Hunger



International NGO founded in 1946



Brings innovative and sustainable selfhelp solutions to the fight against chronic hunger and poverty



Reaching more than 2 million people in 20 countries in Africa, Asia and Latin America

The Program: Saving for Change



- Saving for Change is a methodology of self-managed Savings Groups integrated with simple, relevant, high-impact education on health, business and money management
- Saving for Change is improving the lives of over 588,000 members in over 28,000 Savings Groups globally. It was created in 2005 by Freedom from Hunger, Oxfam America and the Strømme Foundation.
- How does Saving for Change work?
 - I5-25 women form a Savings Group
 - Elect a Management Committee and decide Internal Rules
 - At weekly meetings, members save, give loans with interest, keep records, receive education session
- Distribute savings every 12 months & generate earnings on their savings from freedom from integerst on loans, fines, other activities of the group



Evaluation Components

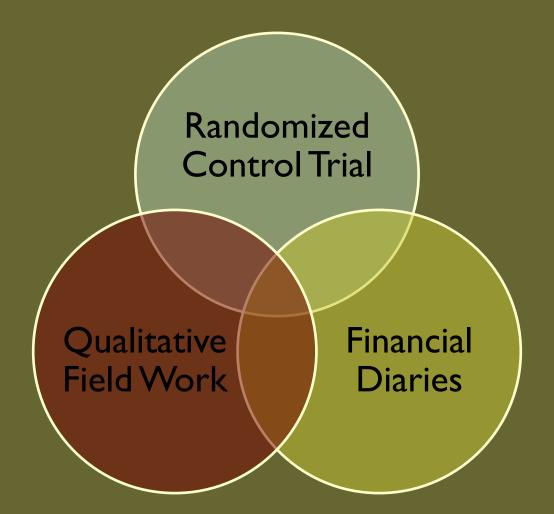
Quantitative:

- Randomized Control Trial (RCT) managed by IPA, 2009-2012
 - 500 villages for control and treatment; 6000 households total
 - Survey topics: income, consumption, food security, assets, savings, lending, health, education, businesses, agricultural production, membership in financial and social groups, and empowerment
- Financial Diaries/High Frequency Surveys
 - Subset of RCT HHs; 120 villages and 576 HHs (48 surveyed every 2 weeks; 76 surveyed every 3 months)

<u>Qualitative:</u>

- Field work by BARA, University of AZ, 2009-2012
 - I3 villages (8 new to program in RCT zone; 5 had program since 2005), baseline & follow-up HH surveys, FGDs, key informant interviews
 - Survey topics similar to RCT
 - Completed unforeseen qualitative component to the financial diaries

Overall Evaluation Design





Why designed as so?

- From start, management team desired the breadth of the quantitative work and the depth of the qualitative work
- Wanted rich understanding of context, program use and impact
- Triangulation of data; get both the WHAT and the WHY
 - Most valuable areas of overlap: how members use program, how they use financial instruments available to them in villages
 - Hard to get details on program use in RCT when trying to use enumerators that don't know about the program
- Concurrent design; timelines overlapped
 - 2 research groups able to consult and assist each other
 - Wrote baseline report together synthesizing findings; more useful to audiences



What We Learned from Using MMs

• Lessons Learned:

- Clearly outline roles for all players, including staff managing study
- Convey expectations for baseline and end line reports to all parties (not obvious to economists who don't do baseline reports, unlike NGOs)
- Get to know the culture and style of the research groups
- Very time consuming for research groups, managing NGOs in US and on the ground in Mali
- Boosts confidence in results; different styles appeal to different preferences

Resources:

- Large, very expensive study (luxury); two partner NGOs have managed it
- Budget and time allowed to explore additional questions in side work
- Can do effectively for less money

Mixed Methods as methodology in general:

- Very useful, usually appreciated by many
- FFH uses it in all large evaluations; good opportunity to explain the 'what' and also to add in small questions missed along the way, get level of detail did not know otherwise

Questions?



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