Use of Mixed Methods in the Evaluation of the Saving for Change Program in Mali

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International NGO
founded in 1946

Brings innovative and sustainable self-help 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?**
  - 15-25 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 interest 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)

**Qualitative:**
- Field work by BARA, University of AZ, 2009-2012
  - 13 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

- Randomized Control Trial
- Qualitative Field Work
- Financial Diaries
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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