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from Hunger



## 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



# 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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