

**MID-TERM EVALUATION OF  
PROMOTING OPPORTUNITIES FOR WOMEN'S ECONOMIC  
EMPOWERMENT IN RURAL AFRICA  
(POWER/PROFIR AFRICA)**



**MID-TERM EVALUATION REPORT**

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September 20, 2016

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## ACRONYMS AND ABBREVIATIONS

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AA	Access Africa
ALE	Annual Learning Event
CARE	Cooperative for Assistance and Relief Everywhere
CFA	Central African Franc
CSR	Corporate Social Responsibility
CO	Country Office
CDI	Côte d'Ivoire
DA	Development Agents
DAC	Development Assistance Committee
DFID	Department for International Development
DRC	Democratic Republic of Congo
FGD	Focus Group Discussion
FI	Financial Inclusion
FSF+	Food Sufficiency for Farmers Plus
FSP	Financial Service Provider
FL-F/C/R	Financial Linkages Findings/Conclusions/Recommendations
GE	Gender Equality
GE-F/C/R	Gender Equality Findings/Conclusions/Recommendations
GEWV	Gender Equality and Women's Voice Strategy
GLID	Great Lakes Inking Development
GoE	Government of Ethiopia
HH	Household
IGA	Income-Generating Activities
KII	Key Informant Interviews
LM	Logic Model
MCF	MasterCard Foundation
MFIs	Micro-finance Institutions
MIS	Management Information System
MNO	Mobile Network Operators
MTE	Mid-term Evaluation
NGO	Non-governmental Organization
OECD	Organisation for Economic Co-operation and Development
PAMF	Première Agence de MicroFinance
PD-F/C/R	Project Design Findings/Conclusions/Recommendations
POWER	Promoting Opportunities for Women's Economic Empowerment in Rural Africa
PROFIR	Promoting Opportunities for Financial Inclusion project in Rwanda
PSNP	Productive Safety Net Programme
RUSSACOs	Rural Savings and Credit Cooperatives
SACCOs	Savings and Credit Cooperatives

## ***ACRONYMS AND ABBREVIATIONS***

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SEEP	Small Enterprise Education and Promotion network
SPM	Select, Plan, Manage
SSA	Social Situational Analysis
SUS-F/C/R	Sustainability Findings/Conclusions/Recommendations
UOB	Urwego Opportunity Bank
U-SACCO	Umurenge SACCOs
VA	Village Agent
VAN	Village Agent Network
VSLA	Village Savings and Loans Associations
VSLA-F/C/R	VSLA Findings/Conclusions/Recommendations
VSLG	Village Savings and Loan Group
UFE	Utility Focused Evaluation
WEE	Women's Economic Empowerment
WOCCU	World Council of Credit Unions

## EXECUTIVE SUMMARY

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A reflective, formative Mid-term Evaluation (MTE) of the Promoting Opportunities for Women's Economic Empowerment in Rural Africa (POWER)/Promoting Opportunities for Financial Inclusion project in Rwanda (PROFIR) Program, commissioned by CARE Canada and the MasterCard Foundation (MCF), was implemented over a period of six months, from January to June 2016. The central objective of this evaluation was to “comprehensively and systematically summarize strategic learning and results that POWER has generated thus far in order to facilitate reflection on program achievements and challenges”.

To this end, the MTE successfully:

1. Assessed project performance to-date;
2. Analysed achievements of the project, identifying mechanisms for building on these achievements both within and between the specific countries of operation;
3. Identified programming challenges and bottlenecks in order to facilitate evidence-based, informed decision-making regarding any required course corrections; and,
4. Synthesized key findings, conclusions and recommendations in order to contribute to the growing body of knowledge on financial inclusion for the very poor.

The evaluation was framed within the five (5) key areas of successful inquiries; as defined by the Organisation for Economic Co-operation and Development (OECD)-Development Assistance Committee's (DAC) best practice (1992): relevance; effectiveness; efficiency; impact; and sustainability. This framing informed many of the key elements of the evaluation including all survey tools. Based on the data collected, the findings, conclusions and recommendations were organized under five (5) themes, each emerging from our data analysis and offered an effective means of capturing, organizing and presenting key overarching program-level successes and challenges. The five themes are: Program Design and Implementation; VSLA as a FI Platform; Gender Equality; Financial Linkages; and Sustainability.

The following provides a summary of the findings and recommendations. These are further detailed and elaborated on within the main body of the report.

### *Summary Findings*

Overall, and as a midterm reporting exercise, we observed and are confident that the goals set and measured by the program's quantitative indicators (VSLA groups formed, savings generation, group lending, training delivered) will be met. The only notable exception is the number of facilitated linkages; the one area in which the program has the least direct control over.

Overlying these quantitative indicators are resounding, concrete qualitative endorsements for the VSLA methodology. The program is creating women leaders; breaking down gender barriers, catalyzing a shift away from the traditional roles and responsibilities of women, while building their capacity for greater

economic independence as equal, valued members of their households and their communities that will pave the way for the generations of women and girls that follow. For both Burundi and Côte d'Ivoire, VSLA members feel that their participation has empowered them. From reading the rolling profiles to the field interviews done by the evaluation team, one can see numerous examples of members taking greater control over their lives by increasing their financial literacy, increasing their savings and implementing income generating activities. Furthermore, these benefits spread to the communities, as non-VSLA members agree that the program brings positive benefits to the community as a whole.

The evaluation recognizes that the POWER/PROFIR target population is one of the *most difficult* to access: being acutely poor women and girls, most live in rural areas where roads are impassable in some parts of the year and difficult to travel throughout; technology is limited; and, services are sparse beyond basic community infrastructure that include schools, health centres or local government authorities or representatives. Layered on top of these challenges exist different types of crisis situations in two program environments (drought and food security in Ethiopia; political unrest, security threats in Burundi).

The POWER/PROFIR program utilizes a complex, decentralized management structure capable of meeting these unique access challenges. At the core of this structure are the Program's people, composed of competent technical and management leaders throughout. The structure allows for flexibility and adaption; supporting a truly iterative approach that enables targeting of emerging needs/issues at the country and program level in terms of program offerings, training and capacity building. Embedded in the structure is an effective M&E system that allows monitoring of activities and project performance at the field level by the POWER/PROFIR main staff. Finally, one can also appreciate the efforts of the POWER/PROFIR Program to develop complementarity with other actors (governmental, other NGOs, etc.) as well as benefit from synergies with other CARE projects.

While we deem the program to be successful, we also identified a number of program and project level challenges that require attention. These are captured in our findings and conclusions described in the table below and elaborated on in the body of the report. Where appropriate and applicable, we also offer a set of recommendations for course corrections that, we believe, will enhance the important ongoing work of the POWER/PROFIR Program.

### *Summary Recommendations*

- Conduct a joint review of the LM between CARE and MCF to review program developments on financial linkages and corresponding quantitative targets in Rwanda and Côte d'Ivoire;
- Implement a two-pronged advocacy strategy:
  - For government intervention on key issues of program interest (VSLA legalization, village agent network (VAN) registration, banking regulations, etc.);
  - For work with FSPs to address obstacles such as group lending, provision of collateral and accommodating women's specific needs as a client base;
- Draft and implement a CARE corporate level, overarching operational guidance on Village Agent remuneration – as part of the VSLA methodology.

- Further study is recommended to measure economic resiliency indicators (income, savings and consumption) and contributing factors;
- Assess impact of group heterogeneity on group successes and group satisfaction. Consider updating VSLA manual with a section on addressing risks/impacts associated with group heterogeneity or homogeneity;
- Develop process maps for updating VSLA manuals to new demographics or contexts incorporating a systematic approach to transmitting these updates throughout the CARE system; and,
- Track mature groups. Continue to test the ongoing relevance of the VSLA to the communities, testing new applications/demographics (men's groups, mixed groups, adolescent/youth groups).
- Consider incorporating literacy programming into the final year of the project. Evidence abounds as the importance this has to poverty alleviation and WEE agency.
- Ensure robust gender assessment at the end of program to review changes in relations and structure (as per CARE's GEWV Strategy);
- Pilot the start-up of a VSLA group of adolescent girls in one other program country (Cote d'Ivoire, potentially) to determine take-up in different country contexts;
- Enhance men's/boys' strategic engagement: promote them as role models and advocacy champions; pilot mixed-gender adolescent groups in Burundi; increase sensitization campaigns on the necessity and benefits of economic empowerment of women;
- Expand or scale Côte d'Ivoire gender committees by providing more funding to these important catalysts.
- Enhance project output documentation (separate from the MIS and regular program reporting) to ensure the proper capture and documentation of tools, capacities and learnings from the project to share with CARE and externally. This refers to the apparent lack of technical documentation/case studies/reports/papers on the experience of the project – particularly around FSP linkage formation and the challenges around this.
- Build capacity of the FSPs to work with groups, using a differentiated approach according to the different characteristics and requirements of the FSP (i.e. Savings and Credit Cooperatives (SACCOs), Micro-Finance Institutions (MFIs), Chartered Banks);
- Review in detail the Umurenge SACCOs (U-SACCO) experience in Rwanda that could benefit from some additional CARE research and training, i.e. governance structure of SACCO, opportunities presented by new technology platform among branches; and,
- Work with the FSPs to facilitate an independent relationship with VSLAs and their members that does not involve constant facilitation by CARE or any others.
- Develop a sustainability strategy in all countries as soon as possible: i) articulate a sustainability vision; and ii) assess current functions and services of POWER/PROFIR, VAs and government and identify essential services to achieve that vision;
- Examine transition options of POWER/PROFIR support into existing systems, including the use of a sustainable VA model for post-project program delivery. To the extent that commercial banks and some MFIs might compensate for the services of the VA and the VAN (as these FSPs do not have the staff to perform these functions), understanding the right partnership with these FSPs might bring more secure financing to the operations underlying the well-functioning of the VSLAs and their contribution to the financial inclusion of the ultra-poor.

# 1. PROJECT DESCRIPTION

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CARE Canada, in partnership with MCF, is implementing a four-year (2014-2018), US\$ 13 million multi-country financial inclusion project called **Promoting Opportunities for Women's Economic Empowerment in Rural Africa ("POWER Africa")**, known as Promoting Opportunities for Financial Inclusion in Rwanda ("PROFIR"). The initiative aims to reach some of the continent's most vulnerable and poor women and adolescent girls. The project operates in four Sub-Saharan African countries: Burundi, Côte d'Ivoire, Ethiopia and Rwanda (*project in Rwanda is known as PROFIR*). Overall, the project aims to increase the financial inclusion of 480,000 direct beneficiaries and their households (HHs) through the formation of VSLAs, the provision of financial literacy and other skill training to VSLA members, including life skills for VSLAs with predominantly adolescent girls (Burundi only), and the linking of mature savings groups to formal financial institutions<sup>1</sup>.

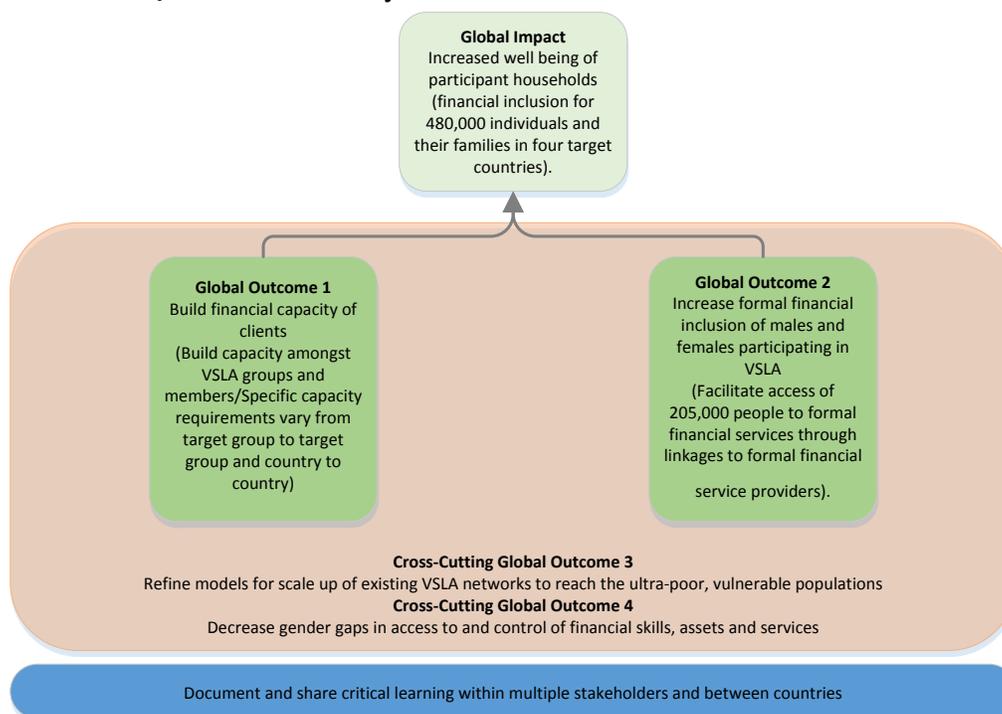
The Logic Model (LM) (Figure 1: LM - POWER/PROFIR Africa Project below) provides a visual snapshot of the key outcomes aspired by the project. The outcomes provide a frame and a reference for many of the evaluation questions which examine the project's relevance today, its longer-term impact and anticipated sustainability. The LM weaves together the main contextual underpins for the project: the *Financial Inclusion Ladder* (Moving from Rung 1 to 5) as articulated in Outcomes 1 and 2; *WEE* (Moving from Enhanced Welfare to Control over Benefits and Resources) as articulated in Outcome 4; and, *the VSLA Methodology* as the template for catalyzing change at an individual and then group level as articulated in Outcome 3. Finally, Outcome 5 of the logic model calls for capturing and documenting key program learnings is also a key priority of POWER/PROFIR.

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<sup>1</sup> POWER Project Proposal CARE-MCF 2013.

## 1. PROJECT DESCRIPTION

Figure 1: LM - POWER/PROFIR Africa Project



### 1.1 POWER/PROFIR Country Program Overview

Table 1 summarizes the POWER/PROFIR’s work in the four different countries and highlights the nuances among them including their respective differences in target populations and objectives (vis-à-vis Financial Inclusion (FI) and WEE). This informed data collection tools and sampling strategy described in the Evaluation Methodology section.

Table 1: POWER/PROFIR Africa Program - Country Review

Ethiopia	Rwanda	Côte d’Ivoire	Burundi
<b>Context</b>			
– drought, food insecurity	– post-conflict setting (20 years after genocide); good stability internally, some instability on borders with Democratic Republic of Congo (DRC) (past) and Burundi (present)	– post-conflict, some instability in neighbouring countries. – testing models in rural versus peri-urban settings. – deep CARE experience in VSLA formation since 2005.	– post-conflict, current conflict. – adapting VSLA methodology, developed experience from previous CARE project (Ishaka).
– incorporated in program-based approach (Food Sufficiency for Farmers +) – overseen by national	– highly-engaged government commitment to FI – stand-alone program builds on a history of previous CARE	–	–

## 1. PROJECT DESCRIPTION

Ethiopia	Rwanda	Côte d'Ivoire	Burundi
government (Productive Safety Net Project (PSNP)); targets women empowerment as a strategy to end food insecurity	engagement in country with similar investments		
Targets			
<ul style="list-style-type: none"> <li>75,000 chronically food-insecure HHs in 3 regions: South Gonder, East and West Hararghe, focusing on the first 3 rungs of the FI ladder, namely: i) identification of the most financial excluded; ii) formation and capacity building of VSLA groups including livelihood training; and, iii) access to financial services through group-based financial transactions.</li> </ul>	<ul style="list-style-type: none"> <li>train 300,000 women and men in financial literacy, using VAs who are incentivized to reach a targeted number of groups and individuals; and</li> <li>linking 180,000 existing Village Savings and Loan Group (VSLG) members to formal financial service providers.</li> </ul>	<ul style="list-style-type: none"> <li>125,000 new VSLA members (70% women), graduate these VSLA members for more formalized savings and lending practices.</li> <li>train 40,000 members in financial literacy and financial education.</li> <li>link 25,000 existing group members with formal financial service providers.</li> <li>Bouaké, Korhogo, Man and Abidjan regions.</li> </ul>	<ul style="list-style-type: none"> <li>supporting 75,000 adolescent girls and 25,000 young and mature women through the VSLA approach to provide financial literacy, education and specific life skills training, includes both in-school and out-of-school adolescents.</li> <li>7 provinces.</li> </ul>
Key Partners Involved			
<ul style="list-style-type: none"> <li>VSLA-development activities delivered through VAs and the Government of Ethiopia's (GoE's) agriculture and rural areas Development Agents (DAs).</li> <li>paid facilitators from CARE oversee and support VAs and DAs.</li> <li>Rural Savings and Credit Cooperatives (RUSSACOs), government-run FSP linking with the VSLAs.</li> </ul>	<ul style="list-style-type: none"> <li>VA Network that covers 24 of 30 districts.</li> <li>network of FSPs (various types, Commercial Bank, Micro-finance and SACCOs)</li> </ul>	<ul style="list-style-type: none"> <li>4 implementing Coordinations (a self-forming non-governmental organization (NGO) of former VAs) to deliver support to VSLAs.</li> <li>VAs paid by groups for project services</li> </ul>	<ul style="list-style-type: none"> <li>NGO, Great Lakes Inkinga Development (GLID) that works with unpaid (volunteer) VAs to supply services to VSLAs.</li> </ul>

## 1.2 Summary of Expected POWER/PROFIR Africa Project Outputs and Reach

At the conclusion of the POWER/PROFIR Africa Project, the following outputs are expected to have been achieved:

## **1. PROJECT DESCRIPTION**

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- Scalable and replicable models for banks and MFIs to link with VSLAs
- Over 300,000 new VSLA members (40% living below the poverty line, 70% being women)
- Over 205,000 VSLA members linked to a formal financial institution
- Over 440,000 VSLA members have increased financial literacy levels
- VSLA members are using enhanced financial services to diversify and enhance their livelihood options

## 2. PURPOSE OF THE EVALUATION

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The purpose of the MTE is four-fold:

1. To accurately assess project performance<sup>2</sup> to-date by gauging the transition from design phase to implementation to anticipated results;
2. To analyse achievements of the project and identify mechanisms for building on these achievements both within the specific countries and among them to inform and influence future work;
3. To identify programming challenges and bottlenecks in order to facilitate evidence-based, informed decision-making regarding course corrections; and,
4. To synthesize the key recommendations and lessons learned and contribute to the growing body of knowledge on financial inclusion for the very poor.

As described previously in detail in the MTE Inception Report, the POWER/PROFIR Africa Project is dually-influenced by the FI Ladder (VSLA methodology and FSP linkages as a means to exit poverty) and CARE's Gender Equality (GE) Framework (as a multi-faceted approach to tackle systemic gender inequalities in Agency, Relations and Structure). The evaluation assessed gains along both of these dimensions. For GE, we included specific questions<sup>3</sup> aimed to assess whether CARE is effectively working at the three levels of Agency, Relations and Structure.

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<sup>2</sup> Project Performance may be interpreted to mean a combination of: quantifiable targets reached to date (beneficiaries reached, etc. as per proposal table); a qualitative assessment of performance analyzed by team drawing on Key Informant Interviews, Focus Group Discussions.

<sup>3</sup> See Annex D with evaluation questions.

### 3. EVALUATION METHODOLOGY AND APPROACH

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The MTE is a formative, utility-focused evaluation (UFE), placing its use at the centre of its design. This evaluation emphasized a participatory approach using interview techniques – in groups and one-on-one – to draw out beneficiaries and stakeholders. The evaluation team followed a mixed-methods approach. It relied on a range of qualitative and quantitative data collected from documents, statistics, interviews and images from first-person interviews with targeted beneficiaries to key informant interviews (KIIs) of individuals familiar with internal functioning of CARE. The strategy, at the outset of design, is to formulate not only what kind of data will be collected but also how it will be combined and serve to triangulate key findings to effectively answer the evaluation questions<sup>4</sup>.

#### 3.1 Literature Review

At (and even prior to) contract signing, the MTE team received, reviewed and synthesized a package of project-specific and subject-matter literature, which, when paired with our own research and data sources, was essential to establishing a knowledge base. It is from this base that the data gathering processes were launched. Throughout this review, relevant project reporting and technical data was bookmarked for later use as secondary sources of data and triangulation. This literature review also provided the necessary information the team needed to build the MTE questions bank – using the framework of the DAC criteria and RFP evaluation questions as a starting point.

#### 3.2 Sampling

A purposive sampling strategy was used placing the VSLA at the centre<sup>5</sup> and only groups with membership composed of at least 60% women were visited. Using MIS data, a random selection of VSLAs per country (and alternates) was identified; once cross-referenced with the country office for accessibility to community site and openness of members to participate, the VSLA, via the VA and the President of the Savings Group, was informed of the impending visit. In our estimation, the VSLA groups the MTE team met with were a fair representation/cross-section of the various permutations of type, composition and performance of VSLA groups being supported. Following our 360 degree approach, as many key informants as possible were identified and selected for interview from within each of the 4 countries. Table 2 provides a summary of the sample.

*The full list of interviews conducted is found in Annex E.*

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<sup>4</sup> The twenty evaluation questions are grouped under the following key areas of inquiry according to Organisation for Economic Co-operation and Development (OECD)-Development Assistance Committee (DAC) best practices (1992): relevance; effectiveness; efficiency; impact; and sustainability.

<sup>5</sup> The original sampling table is contained in Inception Report. A summary overview of the MTE sampling that was conducted is found in Table 2 in this report.

### 3. EVALUATION METHODOLOGY AND APPROACH

**Table 2: Sampling Summary (by country)**

Country	No. of groups/regions visited (Planned)	No. of groups/regions visited (Actual)	Number of VSLA Members	No. of KIIs Conducted
Burundi	5 VSLA groups in 2/3 regions: including 1 affected/1 unaffected by crisis	8 groups in 2 provinces - Kirundo and Ngozi/2 communes in each	40 girls (out of school) 40 girls (in school) Total VSLA members met/group voting: 160	7
Côte D'Ivoire	4 VSLAs 2 out of 4 regions (pilots): Linked/peri-urban Linked/rural Unlinked/peri-urban Unlinked/rural	4 groups in 2 regions (Bouaké and Abidjan)	Total VSLA members met/interaction (group voting): 105 members	23
Ethiopia	3 VSLAs: Drought affected area Linked/Unlinked?	6 groups in 1 Region - East Hararghe 2 Woredas – Haramaya, Kurfachelle	18 women (6 groups x 3 women) 55 women/5 men in total	18
Rwanda	6 VSLAs/4 regions: Linked/unsuccessful Linked/successful Unlinked/unsuccessful Unlinked/successful	7 groups in 2 provinces Eastern (1 district) and Western (2 districts)	21 Women/10 Men Total VSLA members met/interacted with: 210 members	27

### 3.3 Data Collection Process and Tools

#### 3.3.1 Development of Tools

Prior to fieldwork, a set of detailed questions for each stakeholder group was elaborated using the key evaluation questions as a guide and informed by the literature review. A question bank served as a repository of each stakeholder's perspectives. From this, two key data collection tools were developed: one, for the VSLA focus group discussions (FGD)—which was adapted for each country and based on the key evaluation questions—and the other, for Key Informant Interviews (KII). The data collection tools reflected best practices for a qualitative evaluation of WEE elements, in particular, that allow for probing on norms, attitudes and behaviours.<sup>6</sup> The evaluation team considered allotting appropriate time and confidentiality when speaking with HH members and male members of the community as a number of individuals were generally soft-spoken and timid in these interviews.

When meeting with young women/adolescents, the evaluation team was cognizant of some of the challenges that women face in expressing themselves. Care was taken to ensure that when male members of Savings Group were selected to participate in the FGDs, they would not dominate the discussion.

<sup>6</sup> Review of Evaluation Approaches and Methods used by interventions on Women and Girls Economic Empowerment; Georgia Taylor and Paola Perezniето, Overseas Development Institute (ODI), March 2014.

### 3. EVALUATION METHODOLOGY AND APPROACH

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#### 3.3.2 Process/Timing of Data Collection

Each of the Canadian evaluators participated in one of the principal field data collection missions. All three evaluators attended the ALE and animated a day-long event entitled “Day 0” which launched the interactions among CARE Country Program Teams on their respective project and program observations and learning. Three data collection missions took place with evaluators and in the case of Burundi<sup>7</sup>, due to security challenges, national enumerators were hired by the CARE Country Offices (COs) and trained in collaboration with the MTE team. The national enumerators undertook the fieldwork to meet adolescent girls and their HHs, community leaders and VA. Meanwhile, the evaluators used Skype to conduct some KIIs with Burundi program implementers, CARE personnel and government stakeholders.

**Table 3: Field Data Collection Schedule**

Country	Mission Dates (2016)
1. Côte d’Ivoire	January 19-27
2. Ethiopia—ALE	February 8-11
3. Burundi-National Data Collectors	April 27-30
4. Rwanda	May 3-13
5. Ethiopia	May 4-13

#### 3.3.3 Ethical Considerations

During the interview phase, the participants were informed about the objectives of the survey, the duration of the interview and the confidentiality of the information. Participants were given the right to withdraw from participation at any time. For the purposes of maintaining confidentiality of participants, names of individuals interviewed during the data collection phase will not be used in the body of the main report. Individuals will be identified by age, gender and location only.

#### 3.3.4 Data Entry

Much of the material collected from interviews was collated into detailed transcripts or summary notes. These notes were reviewed and shared among evaluation members with each member coding for evidence according to key pre-determined themes: obstacles/road block to program results; supports/progress to program results; project learning/ innovation; gender; and, sustainability.

#### 3.3.5 Data Analysis

As noted in the previous section, the evaluation team’s participation in the ALE afforded a first opportunity for program-level interactions and group sessions. The evaluation team prepared an initial analysis of key mid-term results/challenges as perceived by CARE teams<sup>8</sup>. The evaluation team has referred back to this data as part of its data analysis. Following field data collection (Ethiopia, Rwanda, May 2016), the evaluation team convened in Dar Es Salaam, Tanzania to collectively review the initial findings. This three-day meeting allowed the team members to review interview data from all four

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<sup>7</sup> Due to the ongoing political instability and unrest, a member of the MTE team was unable to visit Burundi. Hence, a specific data collection approach was developed.

<sup>8</sup> Available upon request.

### **3. EVALUATION METHODOLOGY AND APPROACH**

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countries, program and project management, technical advisors and the funder and identify key emerging themes. This was also an opportunity to meet with the MTE's Gender Advisor based in Tanzania. These findings were shared in a preliminary fashion with senior CARE/POWER/PROFIR project managers prior to the team's departure from Tanzania.

As much as possible and where appropriate, interview testimony was color-coded along four key themes; green for progress, red for obstacles, blue for learning and innovation and yellow for gender. During initial analysis, the team identified five (5) meso-level program-wide orientations or themes which provided a framework for grouping key findings: i) program design and implementation; ii) VSLA as an FI platform; iii) gender equality; iv) financial linkages; and, v) sustainability. These meso-level findings roll-up transversal themes of interest to the project implementer (CARE) and funder (MCF), as identified during separate KIIs. These findings make up the bulk of the report in Section 4.

Once data collection was coded and completed, findings analysis was undertaken, including the synthesis of conclusions and, from these conclusions, a set of recommendations. This analysis and synthesis drew on academic research, the experience of other projects as well as economic theory. As part of this process, primary field data was triangulated with secondary project documentation, the MIS as well as other independent secondary data sources described above. The objective was to, where applicable, practical and possible, verify and validate the findings emerging from the primary field data. This process was presented in the Inception Report methodology as a matrix that clearly outlined the data sources and approaches that would be used to answer each DAC-based evaluation question. For example, in many interviews with female VSLA members, a number of themes and challenges emerged related to the WEE spectrums which were then corroborated through review and analysis of the project-developed rolling profiles. Annex G —Women's Voices and Participation—is another example of verified (through triangulation) data covering the pillars of CARE's Gender Equality Women's Voice Strategy.

Where appropriate, and noteworthy, and according to the evaluation questions, some micro-level analysis on individual country-specific situations was also conducted. These are presented within the main body of the program findings.

## 4. EVALUATION FINDINGS AND CONCLUSIONS

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The following section captures the key findings (blue boxes) and corresponding conclusions (green boxes) of the MTE sub-divided into five (5) key program themes. These themes emerged during data analysis and were an effective means of capturing, organizing and presenting key overarching program-level successes and challenges. These findings and conclusions bridge the four countries' context and implementation approaches: Program Design and Implementation; VSLA as an FI Platform; Gender Equality; Financial Linkages; and Sustainability.

Where applicable, some country-specific data is provided to illustrate one particular finding rather than including examples from each country. Relevant background information and supporting evidence is contained in Annex A and/or the footnotes provided.

### 4.1 Program Design/Implementation (Code: PD)

**PD-F1:** Program is well-aligned and relevant to country poverty reduction goals and objectives; most results will be achieved but some linkages/targets may not be met. (*Output/Outcome*)

The evaluation found that the program design remains extremely relevant to the explicit needs of each of the host countries.

Program design draws on extensive country and corporate experiences (Access Africa (AA), CARE, MCF), successfully building upon previous work and lessons learned in Rwanda<sup>9</sup>, Burundi<sup>10</sup>; and a long presence by CARE (starting in 2005) in establishing VSLAs in Côte d'Ivoire.

The evaluation finds that the program was designed according to sound principles, good contextual analysis of financial inclusion in each country and past experiences of lessons learned<sup>11</sup> in this domain. The well-crafted design paired with an iterative implementation strategy will propel the project to achieve or exceed most of its expected numeric targets as summarized Table 4.

There will be, however, considerable shortfall in the number of financial linkages the project facilitates. This is largely due to the reduced level of control CARE implementing agents have at the higher rungs, where other stakeholders (MFIs, SACCOs, banks) become engaged on targets and thus, fall outside the control of implementing partners and Country Offices (COs). This is a normal occurrence; one that could have been factored for when setting targets at the beginning of the project. One mitigating strategy, implemented by CARE, is to develop and execute Memorandums of Understanding with key FSPs to advance this work. This provides a working framework between CARE and MFIs as well as other FSPs, outlining the resource contributions (including time/human resources) each party will bring to the

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<sup>9</sup> CARE Rwanda previous project and funded by MCF: (Sustainable Access to Financial Services for Investment (SAFI)<sup>9</sup>, and support to Access to Finance Rwanda (AFR). The MasterCard Foundation has also supported the World Council of Credit Unions (WOCCU).

<sup>10</sup> Burundi: CARE implemented Ishaka Project; funded by Nike Foundation (Women's Economic Empowerment)

<sup>11</sup> Several previous project evaluations were taken into account in the design of this project: SAFI (Rwanda); Ishaka (Burundi). Access Africa experiences/learning also informed POWER project design.

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linkage work in order to better control and manage their activities with common objectives. These investments, however, may be less than what might be needed to ramp up to anticipated number of linkages.

To wit:

- Given the challenges in linking groups to the particular requirements / characteristics of the various FSPs in Côte d'Ivoire<sup>12</sup> and the ensuing delays in setting up the pilot projects, the target of linking 25,000 members until the end of the project is ambitious. Emerging challenges include: matching the mandates and interests of various types of FSPs (SACCOs, MFIs and Commercial Banks, see text box) with appropriate and appealing cost structures to VSLA members; credit-lending requirements for collateral; lack of skill and knowledge of poor clientele by staff of FSPs. Given these challenges, thought should be given to re-structuring remaining work in the program time to these considerations and modify targets as required. Learning will be accrued from the Cote d'Ivoire pilot projects; some key adaptations by POWER to address specific concerns on quantifiable targets under the pilots include:
  - IT problems encountered by MTN that rendered it incompatible to collaborate with Advans<sup>13</sup>;
  - Ecobank and Orange encountered several delays in establishing their own program, partly due to technological issues, partly due to pricing issues. POWER in Côte d'Ivoire has tried to broker a solution however the ultimate decision to resolve lies with partners;
  - Instead of delaying further the pilot projects, the Côte d'Ivoire CO has pursued collaboration with another type of FSP, the PAMF, and an Aga Khan affiliate.
- In Rwanda, the project target is set for 180,000 VSLA members linked; by end of Year 2, there were about 31,000 members linked representing less than 20% of the target achieved<sup>14</sup> if we limit the definition of "linked" to refer only to formal financial institutions. The numbers would change, however, if we modified the table to take into account those members linked with non-partner institutions, without the direct supervision of the project. Rwanda has an extensive rural network of Umerenge SACCOs established with government support providing often a first-point of contact

##### FSP Types - Savings and Credit Cooperatives

Some SACCOs operate in similar areas than the VSLA groups and to the extent that they are financially sound, their proximity might make them good candidates. The governance of SACCOs is key in building trust and expanding their clientele. Some SACCOs could lend to individuals as well as groups, though the requirements for extending loans might differ in terms of guarantees for groups and individuals. SACCOs tend to be lean on staff and facilities and may not be able to partner with MNOs as they are small players.

##### FSP Types - Micro Finance Institutions

An MFI is a small bank/lending facility with the same challenges and capital needs confronting any expanding small venture. Its mandate is usually not for-profit, coupled with a sustainability goal (i.e. break at least even) and serving a particular segment of the population, often economically marginalized. Often associated with NGOs, these MFIs do more than banking and accompany clients through their activities on the ground.

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<sup>12</sup> The challenges were primarily technological but organizational as well. These have now been addressed according to updated provided by CARE program officials (July 2016).

<sup>13</sup> The problem has since been solved since the original field data collection visit took place.

<sup>14</sup> Excerpt from Program Proposal: CARE/MCF POWER. Summary Table of Projected Results/Reach, Impact and Multiplier. Included in MTE Inception Report.

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between the rural poor and an FSP<sup>15</sup>. POWER's most recent report (Y3Q1) notes that a total of 144,434 members have been linked to non-partner FSPs, with U-SACCOs registering 134,150, MFIs (9,150) and banks (1,134). This linkage of groups without the explicit guidance of the PROFIR office is considerable, representing three times the number of linkages with partner FSPs. The phenomenon of a large proportion of the non-partner FSPs linkages (93%) occurring with U-SACCOs does not go unnoticed by CARE program implementation team. As a result of the high-proportion of spontaneous linkages occurring in Rwanda, the program team reached a Memorandum of Understanding (Year 2) with U-SACCO network to begin tracking more closely the relationship among VSLA groups—overseen by CARE—and their links with U-SACCOs<sup>16</sup>. A key area of concern for the Government of Rwanda is to move from simple account ownership to account usage—which has remained limited. Moreover, government representatives have an active interest in unblocking areas that have proved difficult for accessing a higher level of financial services<sup>17</sup>. For example, many VSLA members identified “lack of collateral” as a deterrent to requesting a loan from U-SACCOs. Collateral, in most instances, means that even if a VSLA group wished to take out a loan, one or two individuals must be prepared to sign on behalf of the group and offer their land or structural property as a promise to the bank in the event the group defaults on its loan agreement. Faced with this prospect, many groups are unable to follow through. Thus, as discussed in Annex A on linkages, collateral availability is an issue with several FSPs, including the U-SACCOs in Rwanda and with some other FSPs in Côte d'Ivoire and Rwanda. In other instances, VSLA group members have felt pressured by U-SACCO managers to form a smaller entity or cooperative (7 to 8 persons) to alleviate the FSP accountability burden on follow-up. The process of forming a cooperative, in and of itself, does not appear problematic, should the groups wish to, but many do not wish to given a higher level of taxation required. Much remains to be understood about the spontaneous linkage phenomena and further analysis by the POWER linkage team is required. Moreover, while not obvious, this phenomenon may have linkages with training given to VSLA members, their own progress in financial literacy and their preference to self-link to an FSP of their choice.

##### FSP Types - Commercial Banks

Banks operate with a strong for-profit motive, that is often accompanied by a CSR mandate (i.e. essentially, willing to take less profit, if not a loss, on some activities for a period of time). These banks operate chiefly in the main urban centers and do not have a mandate to reach a low-income clientele. Nor do they have branches and/or personnel in poor locations, be they urban or rural. They perceive the low-income clientele as an interesting potential for growth. The availability of funds from these commercial banks is substantial, so that their involvement in the low-income markets could potentially supply credit to poor

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<sup>15</sup> FINSCOPE 2016: 89% of financial inclusion reached. According to the report, the high percentage increase between 2008 to 2016 is attributed, in large part, to the extensive U-SACCO network bringing financial services closer to rural poor populations.

<sup>16</sup> PROFIR-Year 2 Report—Submitted by Team “Monitoring Linkages” Section

<sup>17</sup> Key Informant Interview: Central Bank Authority, May 13, 2016

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**Table 4: Summary Table: Project Results/Reach, Impact and Multiplier**

Country		Ethiopia				Total	Burundi <sup>18</sup>				Total
Year		1	2	3	4		1	2	3	4	
# of new members organized into VSLAs	Target	8,000	40,000	27,000		75,000	20,000	40,000	40,000	0	100,000
	Actual (End of Q1Y3)	26010	45500	2992				46631	3827		
# of VSLA members graduated	Target	2,000	8,000	40,000	25,000	75,000		870 grps	40,000	40,000	100,000
	Actual (End of Q2)	0	5753					367 grps			
# of members trained on financial literacy	Target		24861				20,000	40,000	40,000	0	100,000
	Actual (End of Q1Y3)	13905	26875	0				46631	3827		
Country		Rwanda				Total	Côte d'Ivoire				Total
Year		1	2	3	4		1	2	3	4	
<sup>19</sup> # of new members organized into VSLAs	Target	0	0	0	0	0	10,000	50,000	50,000	15,000	125,000
	Actual (End of Q1Y3)	n/a	n/a	n/a	n/a	n/a	19483	80002	9023		
# of VSLA members graduated	Target	0	0	0	0	0		10,000	50,000	65,000	125,000
	Actual (End of Q2 Y3)	n/a	n/a	n/a	n/a	n/a		13817			
# of members trained on financial literacy	Target	20,000	120,000	90,000	130,000	300,000		10,000	15,000	15,000	40,000
	Actual (End of Q1Y3)	12960	150908	102409 <sup>20</sup>				57038	11612		
# of VSLA members linked	Target	12,000	48,000	54,000	78,000	180,000		5,000	10,000	10,000	25,000
	Actual (End of Q1Y3)		31,078	3,429 <sup>21</sup>				415	1533		

Source: POWER/PROFIR Progress Report (Ending Y3Q1)

We would like to take this opportunity to acknowledge the design of one country project in particular:

The design of the FSF+ project in Ethiopia demonstrates impressive flexibility and adeptness at coordinating and collaborating at the activity and output levels across four different projects – combining and leveraging individual project-level resources into one larger program, with a breadth and depth of programming that is greater than what could have been achieved as individual projects. This type of cooperation comes with a wide range of well-known benefits including shared activities (e.g. enhanced baselines), a single window of support to beneficiaries, the opportunity to leverage respective budgets/resources and greater precision and comprehensiveness of programming. Challenges of designed collaborations include diffused attribution, donor territoriality, slow ability to adapt and adjust if conditions change and the need to manage separate accounting, reporting and, in some cases, governance structures.

Under FSF+, the integration is seamless – with shared positions and resources leading to a single window of support to VSLA beneficiaries. This is critical, particularly to the beneficiary who, in some

<sup>18</sup> Of the 100,000 VSLA members targeted in Burundi, 75,000 will be adolescent girls, and the remaining 25,000 will be adult women.

<sup>19</sup> For a disaggregation of outreach based on gender and age see Annex 3

<sup>20</sup> Numbers obtained from Rwanda's IPTT.

<sup>21</sup> Numbers obtained from Rwanda's IPTT for those linked with formal financial institutions.

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cases, meets with a range of different project officials if they are recipients of support from more than one project. The downside is that the beneficiaries recognize and acknowledge CARE as the “face” of the project with little exposure and/or recognition of the program’s funders. None-the-less, this level of collaboration is rare and unique and stands as an excellent example of true donor coordination that can be achieved. The key success factors to this arrangement are; i) a strong lead executing agency with an ongoing presence in the project areas of all potential project contributors (overlap); ii) flexible funders that recognize the value added of this collaboration and requires project finances and audit systems that permit a certain level of shared resources; and, iii) strong synergies in project approach, design, implementation, target groups with overlapping logic models. Deeper level of coordination and collaboration can be found when donor/public monies are pooled, similar to the types of projects and programs funded by mulita-lateral donor agencies such as the African Development Bank (Ethiopia).

**PD-C1:** The evaluation finds ample evidence that the Program is achieving good results in supporting country-level poverty reduction strategies by making strategic investments into supporting greater financial inclusion of the very poor.

#### PERTINENT DAC EVALUATION QUESTIONS: R1

**PD-F2:** Program shows flexibility/adaptability in reaching the ultra-poor in difficult to reach conditions (design and scalability). (*Reach/Output*)

The evaluation has found evidence that the four country project teams have worked well with the regional team to adapt to meet different challenges that have arisen through the course of the program implementation. A significant but common challenge to programs like this is translating and executing a theoretical project design into a relevant and effective implementation strategy that nets development results. In fact, some elements that may have been overlooked in the program design, took significant effort and creativity to fully address. For the record, the evaluation recognizes that the POWER/PROFIR target population is one of the *most difficult* to access: being acutely poor women, most live in rural areas where roads are impassable in some parts of the year and difficult to travel throughout; technology is limited; and, services are sparse beyond basic community infrastructure including schools, health centres or local government authorities or representatives. Layered on top of these challenges exist different types of crisis situations in two program environments (drought and food security in Ethiopia; political unrest, security threats in Burundi).

The program follows an iterative management process;<sup>22</sup> adjusting programming to fit and align correctly with emerging challenges and context changes to ensure project outcomes are reached. This requires the program/project to remain flexible and adaptable to changing conditions. This capacity is built on observed trusting relationships between country teams, the regional team, host governments, implementing partners and the donor/funder; enabling the program to respond to program management challenges and budget re-allocations. In our opinion, this strong working interrelationships has been cultivated through an effective communication regime that brings implementers and funders together regularly to evaluate progress and resolve any programming issues.

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<sup>22</sup> See interviews excerpts with CARE Senior Management, MCF and AA.

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We cite the following examples as evidence of flexible and adaptable leadership and management across POWER/PROFIR:

- Creative and innovative management of multiple sources of funds under FSF+ bringing greater efficiencies to the pool of available resources while ensuring individual objectives/results attached to the different funds are met (Ethiopia);
- Reforecasting and recalibrating project monitoring indicators on linkages to more closely align with local conditions while remaining true to the quality vs. quantity and deep learning principles to project implementation (Rwanda);
- Responding to evidence presented in Social Situational Analysis (SSA) videos in which boys were feeling excluded and marginalized,<sup>23</sup> widening of targeting focus to include adolescent boys as beneficiaries to the project (Burundi);
- Through negotiations between POWER and the project's partners, expanded reach to address targeting interests and requirements of the national government partner (to include non-PSNP participants) in order to reach a greater number of food insecure HHs under PSNP (Ethiopia and its PSNP);
- Varying of the delivery structures from one country to the next in order to adapt to local conditions and requirements. Two of the four countries (Cote d'Ivoire and Burundi) have engaged implementing partners which ensure arm's length delivery model from CARE Country Offices. In Rwanda, due more to design oversight than to intent, the original delivery mechanism was a small CARE team but was later expanded to incorporate a Village Agent Network as a program delivery partner. In Ethiopia, unique to the program, the program relies on government officers (Development Agents), Village Agents and regional technical staff to delivery activities.
- Restructuring of delivery structures and resources<sup>24</sup> to incorporate a Village Agent Network (VAN) that would act as an intermediary between the CARE Rwanda staff and existing VA in key districts and to support recruitment, training and oversight of VAs;
- POWER implementing partner (GLID) proactive adjustment of work and training schedule of VSLAs to accommodate the school commitment of adolescent girls (Burundi);
- In general, high-level collaboration between funder and implementer that are working closely together to effect timely and evidence-based adjustments to program elements (structure, activities, and programming) to meet changing conditions and rebalance resources. Key examples of this include the program's response to the violence stemming from the political crises in Burundi and the drought in Ethiopia.

**PD-C2:** The evaluation finds several examples of effective adaptations of methodology and approaches at the country project level (and according to targeted populations/specific country context) as well as evidence of cross-fertilization (through the ALE, staff exchanges) of experiences across the program's countries of operation. For example, we commend the introduction of the VA/VAN structure in Rwanda as well as in Burundi, using the lessons learned from Côte d'Ivoire. Besides making the VSLA system

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<sup>23</sup> Following conduct of the Social Situational Analysis (September 2015) using participatory videos, the program team observed the noted unforeseen consequence on men and boys in communities where the program was active.

<sup>24</sup> Concept Note on PROFIR Delivery Model Financing

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more responsive to the needs of the members, this will, by project end, contribute to a higher level of VSLA sustainability in these two countries.

##### PERTINENT DAC EVALUATION QUESTIONS: R 2/EV 1/EV8 a / I 1

**PD-F3:** The program appears to have struck an appropriate balance of allocating support by focusing first on group formation that support increased savings of the very poor (rung 1, 2, 3 Ethiopia, Burundi) but also supplying resources, training and support for successful savers to access increasing levels of credit consistent with the logic model (Rungs 4, 5 Rwanda, Côte d'Ivoire) (MFIs, SACCOs, commercial banks). (Output)

The program directs a proportion of its resources at the formation of new VSLAs (rungs 1-3) as part of a broader FI programming strategy. For Burundi, Ethiopia and Côte d'Ivoire, VSLA members have felt their participation has made them feel more self-confident and capable in their new skills acquired through financial education and group engagement (rungs 1-3). This allows them to feel like they have more control over their lives. Evidence from the rolling profiles, spectrums of change and field interviews<sup>25</sup> indicate that members have gained greater control of their lives through increased financial literacy, resiliency, income diversity (via income generating activities (IGA)) and HH revenues and, thereby, increasing their savings.

Moreover, valuable positive externalities to the community are associated with rungs 1-3; including social (e.g. reduce domestic violence), economic (e.g. increased contribution to HH income) and cultural (increased school attendance by girls) benefits derived from lowered gender barriers, biases and constraints and increased participation of women and girls in their community. According to a school director interviewed in Rwanda's Western Province - *"The impact of the Savings Group can be seen well beyond the immediate family. The impact is seen in the school and village community as hard-working men and women are able to little by little increase their family's well-being and status. This has a direct impact on sharing of these values with other community members and most importantly, their children."*<sup>26</sup>

The leadership and acquired skills, knowledge and a sense of self-confidence – particularly important for women working together in the VSLA setting -- then become important enablers to foster an interest in working at the higher rungs (4-5) of the ladder to access credit for longer-term projects. Formal financial inclusion of the very poor – forming linkages with formal financial service providers, particularly commercial banks, as per rungs 4, 5 – however, is a much more difficult proposition, requiring more thought about apportioning program resources and how best to leverage FSP investments and interest over the long run. Forming these kinds of relationships – ones that test the boundaries of traditional banking rules and practice – are risky and can, in some cases, be counterproductive (i.e. raising expectations by both the FSP and the client beyond what is possible). That said, the work under POWER/PROFIR is important as it tests these boundaries and attempts to establish workable models at these higher rungs. The fact remains that attaining the fifth rung of the ladder is less applicable as a

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<sup>25</sup> See Women's Voices Appendix, Annex I.

<sup>26</sup> Dr. Franz Vonk School in Western Province (Kanama Village)

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financial inclusion requirement of the very poor and may not be helpful in reducing poverty. Since the beginning of VSLAs, CARE has been aware of this and has promoted linkages that are savings-first and savings-led. However, CARE should also recognize that some FSPs and MNOs do consider beyond the savings stage when evaluating whether to link with VSLA members. The FSPs motivations and, in some case, the own aspirations of VSLA members to obtain credit may not always be in the best interest of helping VSLA members to escape poverty. Fortunately, CARE is aware of this and will analyze these issues in their evaluation of the linkages at the end of the project.

To summarize, our estimates of how resources have been allocated (unverified, as no program budget was reviewed) suggest that a good balance has been found between resources allocated to rungs 1-3 (increases in financial competency, savings by the very poor) and rungs 4-5 (harder to achieve linkages with formal FSPs).

There is a gap, however. As the program is progressing, it is becoming clearer what pressures and incentives need to be exerted to achieve success at the higher rungs. Clearly lacking is a proactive strategy to advocate for and/or work with government to address some of the key obstacles to movement from rungs 3 to 4 and 5. These include advocating for changes in legislation, rules and regulation that are barriers to full financial inclusion of the very poor – legislation that will allow registration of VSLAs as a legal entity, capable of transactions as well as pro-poor, pro-women banking policies that mandate banks to develop banking services to support the poor are just two examples.

**PD-C3:** While a good balance appears to be found with resources allocated to rungs 1-3 against those allocated to rungs 4-5, greater intervention by the program at the structural/regulatory level is required to support overall increases in FI, particularly regulatory and legislative constraints the represent a barrier to the inclusion of the very poor at the higher rungs (4-5). Moreover, supporting the formation of financial linkages will require additional outside expert resources. The evaluation notes that VAs and POWER/PROFIR project officers have weak capacity for work associated with rungs 4 and 5 of the FI ladder. We appreciate POWER's recent hiring of linkage officers to supply VSLAs with more support and training on how to manage relationships with FSPs.

#### **PERTINENT DAC EVALUATION QUESTIONS: EV3, 4 and 6; EC 1**

**PD-F4:** Village Agent remuneration is inconsistent across the program and has created unintended consequences and stressors for individual Village Agent and VSLA group members. *(Output)*

The VA is a main conduit of VSLA information, facilitating the formation of new groups (and supporting mature ones) by adapting and applying the VSLA methodology within their communities. Under POWER/PROFIR, VAs are either paid by the project (Côte d'Ivoire, Rwanda) or recruited as pseudo-volunteers, receiving training, per diem and, in some cases, small reporting fees (Ethiopia, Burundi). This inconsistent and unequal (between country projects) approach to VA compensation has been detrimental to all four project countries and has resulted in some difficult situations and missed opportunities with respect to implementation and sustainability.

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We cite the following evidence:

- In Ethiopia, VAs are strictly pseudo-volunteers that receive a per diem as well as a small reporting stipend;
- While Rwanda is currently transitioning to a paid scheme, up to this point they have been pseudo-volunteers and yet the VSLA caseload, for a period, was as high as 20 to 25 groups for some VAs. Adjustments down have since been made but this caseload would have made it difficult for the VA to support themselves or their families<sup>27</sup>;
- The VSLA methodology (and accompanying statutes) is being revised in Burundi to support remuneration of VAs (Agents Encadreurs) by the group<sup>28</sup>. Prior to this, VAs were pseudo-volunteers.
- Similarly, Côte d'Ivoire has established a fee-for-service model for VAs in which VSLAs pay for the support services of the VA.

In addition to these specific steps being taken by POWER-PROFIR regarding VA remuneration, Access Africa and PACT (NGO) were also interviewed for their insights on VA compensation. Both organizations favor some type of compensation model for VAs.

At the root of the issue is the use of “pseudo”-volunteer VAs. While cost-effective in the short-run and/or on projects such as POWER/PROFIR in which “compensation” is provided in different forms, this model is untenable in the medium- and longer-term. Moreover, without compensating VAs for the important work they do, this undervalues their critical role while leaving the program vulnerable to unethical behavior including profiteering and concealed arbitrage.

Exacerbating the issue is a lack of *program-wide* principles and policy guidance with respect to the management and compensation of VAs leading to the inconsistencies described above. Ideally, this policy guidance would outline the basic rules of engagement with VAs under the program, while permitting adaptations and adjustments that leverage strengths, opportunities and conditions at the individual project level.

**PD-C4:** The lack of a program-level set of guiding principles and/or policy guidance articulating CARE’s overarching position on the management and compensation of VAs (one that favors a minimum level of compensation) will affect the sustainability of different country projects under POWER/PRPOFIR differently.

#### PERTINENT DAC EVALUATION QUESTIONS: EC3

#### 4.2 VSLAs as an FI Platform (Code: VSLA)

**VSLA-F1:** Most VSLA members in Ethiopia continued to save, even those most affected by the extended drought period (ETHIOPIA ONLY) (*Outcome*)

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<sup>27</sup> From discussions with Village Agents in both Eastern and Western Province during field data collection in Rwanda

<sup>28</sup> GLID Project Manager, Key Informant Interview, April 2016.

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Savings serves a critical income smoothing function – particular for the poor. Savings (and investment) is what is left over from HH income after consumption needs are met. It is now well known that even the very poor think long term and can and do save as a means of bringing greater predictability and financial security to their lives and to those of their families. Three million new African savers (and counting) using CARE’s VSLAs across Africa is testament to this. What is less well known is the capacity of the very poor, who live on the economic edge, to save during severe economic crises

MTE observations and testimony from beneficiaries and project management in Ethiopia confirm that HHs continue to save, even during periods of extreme economic stress<sup>29</sup>. Drought has plagued the country for the past two years, beginning with failed rains in the spring and again in the summer of 2015. Hardest hit areas included the same villages and communities within the East Hararghe region that were interviewed as part of this MTE. Surprisingly, only 6/316 stopped saving completely and have since resumed during the last cycle. Moreover, cumulative data collected by POWER’s Ethiopian project office, indicate that a majority continued to save with a relatively small proportion of the groups (50/316) decreasing their weekly savings rates (or share value) by up to one half<sup>30</sup> despite these shocks. Intuitively, given the intensity and duration of the shock, one would have expected wide-spread group failure and a significant drop in active group savings.

While full panel data is unavailable to quantify this resiliency, we do offer the following theories to try to explain this phenomena: i) social services and safety net support including direct food aid and work-for-food programs are effective in meeting the minimum basic needs of the HH; and/or ii) HHs with multiple incomes sources are correctly diversified to allow savings to continue; and/or iii) savings/share-out accumulated in previous cycles are high enough to offset losses caused by the shock. The most likely explanation is a combination of all three. Indirect evidence backs this supposition. Most of the group members interviewed are recipients of food aid as part of PSNP, all had received IGA training and launched a new IGA business and all had savings accumulated under the VSLA prior to the drought period. While self-reporting and subjective, the testimony of a majority of the VSLA groups interviewed indicated that they believed that they fared better (basic needs are met, ability to continue to save, preservation of assets, children continue to attend school) than their non-VSLA counterpart during drought periods; citing savings, the emergency fund, group support and diversified incomes as key factors<sup>31</sup>.

In Burundi, also affected by crisis, national enumerators probed community members on the civil unrest to better understand whether the presence of VSLAs had any impact on household resiliency through this unstable period. Community members, while recognizing that the adolescent girl VSLA's existed, did not acknowledge or form any link between their activity and overall community economic resiliency.

**VSLA-C1:** Savings is an important income-smoothing tool, particularly within stressed poor HHs. Through the VSLA experience, the value the practice of saving has to their livelihood is well understood by even

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<sup>29</sup> 50/316 VSLAs decreased their savings rates (weekly deposits), 6/316 stopped saving but have since resumed saving – SOURCE: Interview with POWER/FSF PM team.

<sup>30</sup> POWER/FSF PM team.

<sup>31</sup> MTE Interviews with VSLA groups/HHs

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the very poor. It is also acknowledged that savings paired with IGA and financial literacy training is critical to this resiliency.

##### PERTINENT DAC EVALUATION QUESTIONS: EV2a/EV2b/R3

**VSLA-F2:** Field data suggests that IGA and financial literacy training appear to be required complements to VSLA formation (*Output*)

The purpose of the VSLA is three-fold – to build financial competencies, to establish a culture of savings amongst the poor and, eventually, leverage this savings and financial understanding to build HH wealth. In other words, saving money, in and of itself, does not lead to economic growth and development of a HH. Informed decision making about what to do with those savings and understanding the trade-offs when making consumption and investment choices/decisions are also essential to increasing HH wealth.

As such, VSLAs, as a poverty reduction tool, cannot stand alone. Pairing IGAs and financial literacy training with savings enables the HH to convert non-productive assets (cash savings) into productive assets (ox, sheep, goats fattening, trading, etc.). With this in mind, the POWER/PROFIR Program has correctly and strategically paired IGA training (following the Select, Plan, Manage (SPM) curriculum) and financial literacy training with VSLA formation in the four countries of implementation as part of its implementation strategy.

Evidence abounds that support this methodological approach. Most, if not all, of the VSLA groups/members interviewed initiated a new IGA immediately following training. The majority of respondents said that they financed the launch of the activity through a share-out at the end of a savings cycle<sup>32</sup>. In some cases, a VSLA or MFI loan was used (e.g. coffee/egg traders – loans enabled financial leveraging through amassing larger inventories of stock). Most reported an increase in the overall HH income as a result of the new IGA (along with corollary improvements in WEE “agency”). Most also reported that, as noted in VSLA-F1, they fared better than their non-VSLA counterparts during periods of economic stress suggesting greater resiliency. Note, however, that the interviews above suggest that IGA training is valued but one cannot fully assess the effectiveness of training since the scope of the survey did not provide for a proper counterfactual analysis

Other indirect evidence was consistent with this. In Ethiopia, pairing advanced IGA with greater access to credit is the ideal but if forced to make a choice, many interviewees indicated that they would prefer receiving advanced IGA training.

**VSLA-C2:** The evaluation finds feedback from VSLA members’ of their positive appreciation of IGA training which the members, in turn, see as contributing to an increase in economic diversity within their HH, their communities, and districts leading to increased economic resilience of the ultra-poor within these communities.

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<sup>32</sup> PROGRAMMING NOTE: If not known already, delivery of IGA training should coincide with the end of a savings cycle for optimal impact

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##### PERTINENT DAC EVALUATION QUESTIONS: EV1/EV2a/EV2b/EC4/R3

**VSLA–F3:** The program suffered from targeting challenges. *(Output)*

As part of its mandate, the Program has successfully identified and selected specific target groups as beneficiaries for participation under POWER/PROFIR Africa. The Burundi project supports the formation of VSLA groups of adolescent girls. In Ethiopia, the focus is on women members of food-insecure HHs (i.e. recipients of PSNP support)<sup>33</sup>. As part of the VSLA methodology, this targeting is combined with the principle of voluntary self-selection into groups. Observations and group testimony under this MTE suggest that this targeting was problematic.

In Burundi, male siblings and friends felt marginalized and unsupported relative to VSLA members belonging to girl-only groups and this had negative social implications ranging from HH tension to bullying. This is likely an issue of boys not being targeted for support and/or VSLA group formation and therefore not receiving the benefits that girls belonging to VSLAs do.

Formation of mixed groups (boys/girls) and/or boy VSLA groups could potentially alleviate this issue. The formation of youth-mixed groups, however, must be carefully weighed against the benefits that adolescent women say they achieve through single-gender groups. Most notably the adolescent girls have said, in focus group discussions, that they achieve self-expression, confidence and provide support to one another. This age group – for boys – is rife with certain concerns about pressuring young girls, for sexual favours and to dominate them, as they have seen in other male-female relationships. Some young women in focus group discussions shared their experiences in single-gender groups and concerns about boys:

*« We have found expression through these (girls only) groups. We feel re-enforced while working together and we are valued by our families. »*

*« Boys try and exercise power over girls because boys traditionally have more money than girls given they can do more paid labour. »*

*« Girls don't have the same freedoms to operate an income-generating activity compared to boys, we have different boundaries that we are working with. »*

On a positive note: the program team worked extensively to ensure school directors, parents (mothers and fathers) and other relevant community leaders were made aware of VSLA programming working with adolescent girls and the anticipated benefits. This additional level of effort by the Burundi team demonstrates a key strategy to support effective targeting and reach which ensured these individuals supported the overall program goals and young women's engagement.

In Ethiopia, the issue was the program's reliance on an external program for targeting. POWER Africa draws from the PSNP targeting system to identify food-insecure women to introduce the VSLA model to. Over time some members of a VSLA were graduated from PSNP. This shifted the group composition

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<sup>33</sup> As defined by criteria under the government-run Productive Safety Net Program.

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from exclusively PSNP to a mix of PSNP and non-PSNP beneficiaries. The only difference between the two types of members is that non-PSNP members no longer received critical income benefits from the government support program. This resulted in reduced capacity of some members to save compared to group members still receiving this government assistance. This had a negative effect on the cohesiveness of the group. Resolution was eventually found through frank group discussions (Tool 9 of the VSLA Manual) and, following established VSLA governance processes, a majority of members voted to reduce the denomination of the face value of a share so that individuals from both groups were able to fully participate in the VSLA.

It should be noted that the innovation to transition to the use of VSLA “shares” rather than assign set savings amounts was a key factor in the resolution of this issue.

**VSLA-C3:** Group composition (and any changes to group composition over time) must be monitored carefully for any conflicts to ensure those that most require the services receive them.

#### PERTINENT DAC EVALUATION QUESTIONS: EV2a/EV2b/R2

**VSLA-F4:** The use of adapted/revised VSLA methodology (manual) has been inconsistent across the Program. (*Output*)

As part of CARE’s scaling strategy for the VSLA model, AA developed a VSLA manual in 2009. This manual was pedagogically-sound, utilizing best practices and principles in andragogy and designed specifically for illiterate rural farmers in Africa. In response to an overwhelming interest by women in the VSLA model (70% of current VSLA members are women<sup>34</sup>), AA has developed a gender-integrated version of the VSLA manual and this has been available since 2014. This updates the standard manual developed in 2009, incorporating gender-neutral exercises, examples and language throughout. Moreover, capitalizing on this opportunity to retrofit the manual, new processes and procedures were introduced to address typical gender-specific issues that affect African women including gender-based violence and balancing more equitable HH relations.

In Ethiopia, the 2009 standard manual continues to be used as the training tool. DAs and VAs are trained using this old manual but with the proviso that it will be adapted to local contextual issues, traditions and languages “on the fly” as required by the trained VSLA trainers (e.g. interest is referred to as a service charge in Muslim communities). While serving its purpose to this point, the old manual lacked appropriate gender-neutral and gender-balanced case studies, examples, language and exercises found in the 2014 edition. In this specific case, the implication is that the use of the old version does little to recalibrate social, culture and economic gender biases and gaps within the communities that VSLAs are established thereby depriving those regions of the full benefits of a revised VSLA methodology (and the research that backs these changes) as a WEE tool. Although there was no opportunity to compare the differences in the level of agency or changes in relations in areas where the old version (East Hararghe) and the new version (South Gondar) are used, this should be considered.

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<sup>34</sup> VSLA Manual 2014, p. 2.

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In a different way, the manual in Burundi was modified; adapting the manual template to the learning patterns and needs of adolescent girls in order to leverage their assets including the rapid pace with which they absorb and use information. These modifications were undertaken with guidance from the regional team and heavy engagement from the field office: adjusting the type and length of modules; specific themes and content added (Life Skills/Sexual and Reproductive Health); approach by which CARE and its implementing partners would reach both in and out-of-school female youth. Individuals who worked with young women commented that the modified version appeared to be well-received by the young women and their family members. Meanwhile, young women interviewed in focus group discussions noted their overall satisfaction with the teaching materials used and appreciated a condensed format.

These cases exemplify (i) the value of adaptations and updates to VSLA development tools and (ii) the costs of an inconsistent policy and processes for the seamless transition from one version of the manual to another.

**VSLA-C4:** It is important that advances and improvements in the VSLA methodology are consistently applied to ensure maximum programming benefits are achieved. There is a “natural experiment” opportunity to assess the efficacy of the new VSLA manual in Ethiopia.

#### **PERTINENT DAC EVALUATION QUESTIONS: EV2a/EV2b/EV8a/EV8b/EC4**

**VSLA-F5:** Key informants from formal financial service providers expressed a preference for working with VSLA members. (*Outcome*)

As one moves up the FI ladder<sup>35</sup>, the utility of the VSLA group as a point of linkage with formal FSPs diminishes at higher rungs (rungs 4 and 5) of the financial ladder due to increasing challenges and requirements imposed by formal FSPs, banks in particular. These include legal and regulatory barriers that prevent VSLAs from transacting as a legal entity, high transaction costs, and limited availability of physical capital. Field data in Cote D’Ivoire and Rwanda support this.

The value of the VSLA as a mechanism for savings at lower rungs (1-3) as well as the contribution the VSLA experience makes to prepare VSLA members for FI at higher rungs, however, cannot be overstated. Building the capacity to save, increased financial literacy while creating awareness and understanding of the costs and benefits of payment services and credit as part of the VSLA group experience appears to improve understanding and access (qualitatively and quantitatively) by individual members to credit and savings services as they move to higher FI rungs. Evidence includes:

- In Ethiopia, government cooperative officials confirmed that government-led savings and credit cooperatives are much stronger when they are composed of VSLA members over those that are

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<sup>35</sup> The intent of the VSLA model is to build a practice of savings, increase financial literacy and introduce financial services to the unbanked poor. Rungs 1-3- of the financial inclusion ladder include identifying the financially excluded, supporting the formation of savings groups from amongst those excluded and introducing limited group-based financial services (savings, micro-lending) and their costs (fines and service charges). Rungs 4-5 take this to the next level; forming linkages between the group and the group’s members and formal financial services providers (RUSSACOs, MFIs, banks).

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not (both from operational and governance perspectives)<sup>36</sup>. According to these officials, VSLA members bring to RUSACOs “know-how technologies, institutional and organizational systems and understanding” as well as “a well-developed culture of savings”. Note that there is evidence that moving up to a higher rung (from VSLA to RUSACCO) has had negative consequences on VSLA members. There are cases of fundamental VSLA principles, particularly the principle of self-section, being compromised with government pushing the RUSACCO model on PSNP HHs (e.g. government making PSNP transfers to HHs via RUSACCOs, etc.).

- In Rwanda, one SACCO and two MFI managers confirmed that individual VSLA members are better prepared (financially literate, understand group governance, conflict resolution, etc.) to access more sophisticated credit and savings services by virtue of their VSLA experience and financial literacy training<sup>37</sup>.
- In Cote D’Ivoire, a VSLA linked group (mixed membership, linked with Advans) shared its experience pre-dating their formation. Most of them had been engaged in an informal lending community or “tontine” (ROSCA) but it collapsed due to unreliability among the members; many members failed to show up, never repaid or others took control of it without taking others into consideration. The VSLA members commented how they appreciate the transparency of the VSLA methodology and the clear rules set out. The group is now well advanced (third cycle) and had recently received SIM cards to activate their linkage with Advans-MTN.

Based on the above testimony and by our estimation, the VSLA experience facilitates (and perhaps accelerates) the transition of group members through the various levels of formal financial services – from group savings, to the use of social collateral to access MFI credit, to the use of individual collateral-based credit with banks.

**VSLA–C5:** VSLA members’ experiences are said to better prepare them for linkages than their non-VSLA counterparts.

#### PERTINENT DAC EVALUATION QUESTIONS: EC5/S2

**VSLA–F6:** VSLAs are being used as a delivery platform for other social and poverty reduction services to the poor. (*Output*)

There is increasing evidence that while providing financial services (savings, payment services, credit) may be a necessary condition to improving the living standards of the very poor, it is not enough to bring about real and lasting changes in their livelihood (see also VLSA-F2). Banerjee et al. (2015) documents that a comprehensive, holistic approach including the provision of savings and credit along with the delivery of: 1) assets provision; 2) technical training; 3) access to health support; 4) regular visits and encouragement from coaches; and, 5) a short-term stipend, has yielded significant increases in expenditures and food consumptions in very poor individuals in five out of six countries. In other words, savings and credit provision would work better for holistic social and poverty reduction services when it

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<sup>36</sup> Key Informant Interview-Coop Promoter, MoANR, Ethiopia

<sup>37</sup> Key informant interview (SACCO Manager, Bugesera, Eastern Province), Rwanda

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is part of a greater package delivered to the very poor. This package is more costly to deliver and requires a greater coordination of the various services<sup>38</sup> but the payoffs are greater.

One example of this is the delivery of life skills and sexual reproductive health services to adolescent girls in Burundi. Another is FSF+. FSF+ highlights some of the important benefits of leveraging the VSLA methodology as a conduit or platform for additional services/support in order to expand/enhance developmental results. As has been mentioned (PD-F1), the FSF+ is a remarkable collaboration of donors and projects (5 including PSNP), each contributing complementary support services to the VSLA formation supported by POWER (e.g. food security programming, IGA training, etc.). This collaboration would not be possible, however, without the VSLA as a basic aggregate of a target demographic. The benefits to this include shared activities (e.g. enhanced baselines), a single window of support to beneficiaries, the opportunity to leverage respective budgets/resources and greater precision and comprehensiveness of programming.

Of particular note in the case of FSF+, the GoE has endorsed the VSLA model as a platform for service delivery under the larger PSNP program as well as other, regular agriculture extension programming lending further support to the VSLA's credibility as a platform for multiple service delivery.

A note of caution, the VSLA's purpose is to support the formation of a savings culture amongst the very poor. Piling on diverse and unrelated services to be coursed through the VSLA can reach a point where returns to the individual members are diminished as the value of the VSLA, and its original purpose, is diluted.

**VSLA–C6:** VSLAs offer a unique, efficient and effective delivery platform to support the very poor. A balance must be struck, however, as there is a point of diminishing returns when layering on of other support services dilutes the prime purpose (WEE, financial inclusion) of the savings group.

#### **PERTINENT DAC EVALUATION QUESTIONS: EC4/ EC5/S2/EV7**

**VSLA–F7:** There were no observable differences between new and old VSLAs (ETHIOPIA ONLY) (Outcome).

VSLAs have been characterized as savings “kindergartens” for the unbanked. With this characterization there is the notion that there should be advancement or development over time by the group and its members. This advancement could take many forms, from economic and social development of its members to the growth and development of the level and volume of services the VSLA provides. If the VSLA has progressed, this change should manifest itself in changes in group savings levels, member equity, group return on savings, size and number of loans the VSLA provides and, in some cases, links to external credit providers.

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<sup>38</sup> Banerjee et al. (2015) point out that the consolidation of these services together results in higher returns ranging from 133 percent in Ghana to 433% in India.

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In Ethiopia, the MTE met with new (two cycles or less and formed under POWER Africa) and older/mature groups (each in cycle 4, 9 and 10) formed by CARE under a previous project. There appeared, however, to be no strong discernable dissimilarities in structure and governance between the mature and new groups, with the exception that one mature group was composed of mixed membership (men and women). Moreover, members of mature groups seem to be in the same economic/social position as women from newer VSLAs. To a limited extent, cross-referencing these observations with POWER's MIS data lends some support to this observation<sup>39</sup> (See Table 5: Summary Statistics below).

**Table 5: Summary Statistics<sup>40</sup>**

Indicator (MIS December 2015)	Average		Difference	Percent Difference
	Mature VSLAs (Kurfachelle) n=5	New VSLAs (Haramaya) n=7		
Member Equity	4123	4225	102	-2%
Value of Savings	3513	3228	285	+8%
Return on Savings (cumulative for cycle)	16	23	7	-7%
Value of Loans Outstanding	2945	2925	20	+0.6%
Number of weeks in cycle	69	77	8	n/a
Savings cycle	4/9/10	2		

(n=13)

There are several theories to explain these observations including: i) the group and its members have not grown or advanced due to prolonged drought/external shocks; ii) members of the group have outgrown the financial services provided by association but the group remains together as no alternative, more advanced financial services are currently available; and/or, iii) member turnover over the years has left the group composed only of members satisfied with the level of savings and services they receive from the VSLA. This final theory would imply that high growth members (strong entrepreneurs, etc.) have matured and graduated to more formal financial services.

It should be noted that it is not necessarily a negative outcome that these older groups remain intact and operating. The theories cited above are all possible. The key point (as articulated by a regional POWER Project Manager), however, is that they remain as a group and the group continues to serve an important purpose to its members given their situation and context. Moreover, there is ample anecdotal and empirical evidence (see VSLA-F1) that VSLA members are better off than non-VSLA members, regardless of which dimension this is measured against.

**VSLA-C7:** The stagnation of mature VSLAs in surveyed region of Ethiopia may be an anomaly but warrants further investigation – particularly the veracity and utility of the VSLA as a long term tool for improving FI (and other benefits ) of the very poor.

<sup>39</sup> NOTE: It is difficult to fully compare the two groups without longitudinal/panel or baseline data

<sup>40</sup> POWER/PROFIR MIS System for East Hararghe VSLAs

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### PERTINENT DAC EVALUATION QUESTIONS: R2/R3/EV2b/S1

#### 4.3 Gender (Code: GE)

**GE-F1:** POWER/PROFIR is adequately addressing the first two pillars of CARE’s Gender Equality and Women’s Voices (GEWV) strategy, primarily through the VSLA model. The third pillar – challenging structures – needs more attention. *(Output)*

The evaluation has observed that the VSLA is an excellent entry point to catalyse WEE at the grassroots level. While the VSLA model is employed primarily as a means to create economic opportunities for vulnerable, impoverished men and women, its community-based approach has created clear social benefits for the POWER program’s targeted women and adolescent girls. Across the four countries, the evaluation team observed and heard<sup>41</sup> from women first-hand about their experiences. We have also drawn on our literature review including the triangulation reports and Rolling Profiles as well as the program’s monitoring and evaluation data to support these claims. A specific Annex of this report (*Annex G, Women’s and Partners’ Voices’; excerpts from Focus Group Discussion, Field Data Collection*) supports triangulation across the GEWV strategy pillars.

We note that there are strong, country-specific gender strategies in place, each supported by good baseline and impact assessment data.<sup>42 43</sup> We also note that, cross referencing field data and progress reporting with the strategies, the implementation (and reporting) of these strategies appears to be satisfactory. Monitoring and evaluation around gender impact and change captures *primarily* the women /adolescent girls’ experience and perspective save for some follow-up from men and boys and community leaders included in the Rolling Profiles. Meanwhile, women participants/beneficiaries interact with a much broader range of community leaders and Financial Service Providers (FSP) – something that is overlooked by the M&E system; the addition of this experience from the FSPs and community leaders would provide a more fulsome analysis of change in/around women’s participation in VSLA setting.

Through analyses of these sources, we have found that many of these experiences correspond with CARE’s GEWV strategy and demonstrate positive movement along the WEE continuum, particularly under the first two pillars: *Building Agency* and *Changing Relations*. Where there is less evidence of the VSLA impact is on the third pillar of the strategy, *Transforming Structures*.<sup>44</sup>

To wit:

POWER/PROFIR and the VSLA model has led to increased agency of rural women through:

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<sup>41</sup> Literature Review (Rolling Profiles and Triangulation Reports Year 1, March and September 2015) and POWER-PROFIR Women’s and Partners’ Voices; excerpts from Focus Group Discussions, Field Data Collection. Annex I.

<sup>42</sup> CARE PROFIR Impact Evaluation, Rwanda, 2015, Genesis Analytics, Table 21, page 28.

<sup>43</sup> Impact Evaluation in Ethiopia, Zerihun Associates, September 2015, pg. 35.

<sup>44</sup> The Theory of Change for CARE’s GEWV strategy (2020) highlights Build Agency, Change Relations and Transform Structures as in Guidance Note.

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- Training in financial management, business development and other targeted topics has increased the sense of confidence and self-worth, among female participants; and
- Increased involvement in HH decision-making power, shared HH duties and tasks, undertaking non-traditional activities (e.g. selling livestock in the market).

Limitations, however, remain, particularly in the areas of women’s awareness of their legal rights and in increasing women’s responsibilities without increasing their power.

POWER/PROFIR is promoting changes in the relations of poor women with people from their HHs and their communities through:

- Enhancing social networks among the members and other women with some success at improving domestic relations between women and men;
- A majority of those surveyed under the MTE are illiterate women. While the group and its network compensates for these literacy limitations by tapping literate individuals (both inside and outside the group) to provide their support, full agency will not be realized without literacy training (and is an important failing of the program).
- Supporting mixed VSLA groups that serve to recalibrate gender relationships. Male members act as good role models for other men (spontaneously) and indirectly support women at the HH level by encouraging male HH members to expand the breadth and balance in decision-making around finances and the distribution of daily tasks;
- Facilitating VSLA formation in Ethiopia, particularly in drought-affected areas, in which group members (both men and women) testified to an increased capacity to problem solve and greater information flows/access to information leading to improved resiliency during external and internal shocks (in this case, drought); and,
- Supporting the establishment of gender committees (mixed and women only) in Côte d’Ivoire and Burundi and Female Role Models (as part of the Food Security Task Forces) in Ethiopia that stand as a voice for women within their communities and advance the position and status of women within their communities and in community decision-making<sup>45</sup>.

It was also observed that women are gaining increased voice in HH decision-making regarding assets, spending and family planning, however, in many cases, women interviewed during field data collection articulated that it appears that final decisions remain the prerogative of men.<sup>46</sup>

POWER/PROFIR, despite their unique and favorable position, have done little to transform social, political and economic structures that limit GE. More specifically, we note that there are opportunities to:

- Directly enable women to interrogate and challenge how their social and cultural structures and gender norms limit their lives. With the exception of Cote d’Ivoire and the program-supported

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<sup>45</sup> See also Outcome Harvesting Matrix, Workshop Report, POWER Annual Learning Event, Bahir Dar, February 8-11, 2016, pp:21-22.

<sup>46</sup> Excerpt from Rolling Profiles (September 2015): Joint decision making between VSLA members and their spouses is perhaps the most profound statement in the dataset. VSLA members in Rwanda and Côte d’Ivoire offer specific examples of nightly discussions with their husbands around household budgeting and family planning, or husbands standing up to other men in the community when they ridicule him for consulting his wife in business and family matters. In Ethiopia VSLA member report that decision making is becoming more equal but provide little concrete data. The growing support for female VSLA members from their husbands and parents is a big achievement, the effects of which are evident through business growth and increased income generation.

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Gender Committees, internalized traditional values around gender and empowerment remain, for the most part, unrestricted;

- Engage women and support their equal representation above the HH and community level. Some women VSLA members in Rwanda, Côte d'Ivoire and Ethiopia are now taking up more administrative and leadership positions among the VA community networks (VANs in Rwanda, village (kebele) administration in Ethiopia); and,
- Advocate to government and others for the resolution of key structural obstacles, such as inheritance and ownership laws<sup>47</sup>, identified within the project countries that stand as barriers to full economic empowerment identified within the project countries. This links to PD-C3.

**GE-C1:** While the most difficult to address, social, political and economic structural transformation requires attention under POWER/PROFIR. The Côte d'Ivoire's Gender Committee stands as a good mechanism for promoting and advocating for structural change and deepening balanced gender relations at the household and community level. Moreover, we note that basic literacy training is not explicitly provided by the project and this may affect the independence and sustainability of the VSLA groups, particularly as it affects financial literacy. More activities might be envisaged, depending on the needs of the VSLA members. Women, more than men, are highly impacted by illiteracy and numeracy challenges in modern-day Africa making them more reliant on male HH members on interactions with formal institutions such as FSPs.

#### PERTINENT DAC EVALUATION QUESTIONS: R1/R3/EV1/EV8a/EV8b/EC1

**GE-F2:** The VSLA model was successfully implemented for adolescent girls in Burundi, effectively increasing financial inclusion of this target group (BURUNDI ONLY). (*Outcome*)

The project entry point to reach adolescent girls is to help them to form age-specific Savings Groups, encourage a savings culture and help them to move out of poverty through savings and reinvesting in micro-enterprises. The finding pertains to both in-school youth and out-of-school youth that is the focus of the Burundi POWER programming.<sup>48,49</sup> Field evidence triangulated with rolling profiles, change spectrums and MIS provide strong evidence that the girls have organized into groups, know their rights within their group, are meeting their savings commitments (with an increase in cumulative savings, quarter-on-quarter) and are taking advantage of credit offered under the VSLA. Most girls are in the initial stages of implementing IGA activity but interestingly, tend to want to, work on many IGAs at once allowing them to build up a saving base quickly. Clearly, the introduction of the VSLA model to adolescent girls has been successful.

Of particular importance is the role the VSLA plays in the lives of out-of-school youth. Through the VSLA and the POWER/PROFIR-supported training, many of these young women have identified legitimate means of earning money, reducing their need/tendency to find work in the grey or black economies/markets. Moreover, savings and new IGAs will enable this highly vulnerable group to self-

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<sup>47</sup> This challenge noted in both Burundi Country Program Report (Y2) and ALE report (Day 0) matrix of results and challenges.

<sup>48</sup> In Burundi, adolescent girls are the main target of economic empowerment efforts (75%).

<sup>49</sup> Marriage still co-relates in most African cultures with male dominance.

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finance their return to formal studies. A Burundi Project Officer noted that some young out-of-school girls, did, in fact, save enough money to finance a return to formal education. While this was not a large-scale trend the important learning is that it is occurring. Another element observed by way of program staff interviews: even when young adolescent girls reach a certain age—late teens’ to early 20’s—perhaps beyond the reach of formal schooling, they are re-orienting to receive vocational training.

The longer-term rationale for this investment in adolescent girls has broader, more impactful social and economic implications. In addition to financial literacy and developing a culture of savings amongst this cohort, the Savings Groups indirectly help support their positive choices during a critical period in their life, helping them to avoid costly mistakes including unprotected sex resulting in unwanted pregnancies, sexually-transmitted diseases resulting in low self-esteem and estrangement from families<sup>50</sup>. An adolescent girl is still forming her personality; she is not equally restricted by the responsibilities of a married woman and/or mother.<sup>51</sup> Moreover, while her investments tend to be in her own wellbeing (personal growth and income-generating activities) — she does share some of returns to meet her household’s needs.

All of this will likely have long-term social and economic benefits for these young women and provides a key corporate learning on targeting/working with this group to achieve long-term GE and WEE. A key success factor to POWER’s work with this target group was the successful adaptation of the VSLA methodology to ensure that it meets the needs of young women, as part of WEE particularly during this critical phase of their physical and emotional development (*related to finding VSLA-F4*).

Moreover, there was no evidence (under the MTE) that Savings Group activities’ interfere with or curtail the young women’s school work and motivation. This is an important factor as Care Canada—as an international non-governmental organization committed to the principles of Do No Harm -- wishes to ensure that its programming minimizes and mitigates for risks to child/youth participants and does its utmost to anticipate negative unintended consequences of its programming. Quite the contrary was found under the Burundi project. In fact, school officials interviewed suggested that young women engaged in VSLA’s helped to reinforce classroom learning on related topics and motivated others to join.<sup>52</sup>

**GE-C2:** Investing in adolescent girls (both in and out of school) could have exponential long-term, positive impact both for their early introduction to savings culture and broader GE.

#### **PERTINENT DAC EVALUATION QUESTIONS: R1/R2/EV1/EV8a/EV8b/S1**

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<sup>50</sup> The program has integrated life skills and sexual and reproductive health education into the VSLA training modules. In the initial project implementation phase, the program team observed how quickly the adolescent girls would learn and absorb this information leading the team to modify original modules and intensify training to shorter periods of time, i.e. after school and during holiday period.

<sup>51</sup> Assessment made by MTE Gender Advisor on different dynamic at place when working with adolescent girls vs married women with children.

<sup>52</sup> School leader (Ngozi District, Burundi) comment (translated from French): The VSLA structure has a positive impact on the school community; some girls are bringing their Income Generating Activities to school by selling school supplies, snacks. In a way, it is like adding more fuel to the fire so that other girls can see how successful their peers are when undertaking these activities. They, in turn, wish to also create their own VSLA.

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**GE-F3:** The role of men and boys appears, for the most part, a bystander role compared to the prominent emphasis on working with women and girls in the POWER program roll-out and implementation. (*Output*)

The evaluation has found evidence that substantial thought has been undertaken regarding the role and participation of men and boys in the program; both in terms of the program’s overall design<sup>53</sup> and in the implementation of GE strategies<sup>54</sup> within the individual country projects. However, the role of men and boys appears, for the most part, a bystander role compared to the prominent emphasis on working with women and girls in the POWER program roll-out and implementation<sup>55</sup>. The engagement and active participation of men and boys as supporting partners, and not necessarily as immediate beneficiaries, is critical to any sustainable, desired WEE out as it addresses the other half of the GE equation. If successful, the full engagement of men and boys in WEE project activities increases the gradual acceptance of women’s economic empowerment by their male partners and community members at large<sup>56</sup>. In Burundi, the engagement of a local non-governmental organization comprised of men, is assisting in awareness-raising of the benefits of women’s empowerment to a broader community beyond VSLAs. Members of the organization entitled “Abatangamuco” receive a small stipend when communicating or travelling on behalf of POWER.

Potentially the decentralized nature of the program—where country offices may adjust overarching program results to country context (see points on Cdl, Burundi and Rwanda)—may have contributed to the variable implementation of boys and men awareness-raising and engagement as part of overall gender strategy. This inconsistency is attributed, to a large extent, to the different formulas each country project office has taken to providing gender advisory support. Each CARE CO has a Gender Advisor who shares their time with other CARE projects to support POWER/PROFIR activities. The level of effort is different depending on other projects currently underway in the country. The observed weak emphasis and replication of country experiences around men and boys across the program means the multiplier effect is lessened. Some key observations are noted below about men and boys engagement in the program.

- Men engaged in mixed VSLA groups are spontaneous champions<sup>i</sup> within the community however there is limited or no effort given—at a project level—to resonate their experience beyond their own personal gender relations with women members of their groups and in their HHs with their wives and female children.
- The Burundi team, while working proactively with a male-founded NGO—Abatangamuco<sup>ii</sup>—has leaned heavily on the NGO’s good will and existing network to expand awareness-raising. This, overall, is a good effort; however, this same activity could be replicated in other country-delivered programs. Men and boys—in the current cultural context in most of these countries—remain gatekeepers and custodians to women and girls, hence, why their engagement in a project such as POWER-PROFIR as supporting partners is essential to maximize long-term gains.

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<sup>53</sup> Five key activity packages highlighted under CARE Power Project Proposal Gender Analysis (16082013) that include i) Roll out of VSLA manuals that concretely address GE issues in Financial Inclusion; ii) Address Gender Issues in Financial Exclusion to promote informal inclusion; iii) Address GE issues in Informal FI to promote Formal Inclusion; 40 Engage Financial Institutions to facilitate greater and more equal financial inclusion; iv) manage the program for GE Results.

<sup>54</sup> Each country completed during Planning sessions a specific Gender Strategy following the outcomes of the program logic model.

<sup>55</sup> Interviews + Outcome Harvesting Matrix, Workshop Report, POWER Annual Learning Event, Bahir Dar, February 8-11, 2016, pp:21-22.

<sup>56</sup> Community leaders interviewed in Key Informant Interview, Kirundo Province, Burundi

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- The decentralized nature of the program -- which empowers CARE CO management -- may lead to initial strategies to be modified and adapted to key features and circumstances in each country. For example: in Rwanda, the country team re-allocated funds initially set aside for GE activities for implementation of the VAN. Regardless of the importance to establish the network, the decision to gender mainstream resulted in the project team capitalizing on existing partnerships with NGOs from previous programs rather than dedicating project-supported awareness-raising activities, due to the required budget reallocation.<sup>57</sup>
- At the other end of the spectrum: in Burundi, there is a dedicated project level GE support through the implementing partner (GLID), in addition to the country office support; in Rwanda, however, a Director provides 25% of her time to PROFIR which means her support is stretched due to competing responsibilities.

**GE-C3:** The role of men and boys has been underestimated in terms of their importance to impact and sustainability of WEE. There are some good examples of men and women working together to support balancing of relationships and GE/WEE overall – within POWER/PROFIR – that push the boundaries of VSLA membership. Involvement of men and boys as supporting partners is key to sustaining the impact of program interventions.

#### PERTINENT DAC EVALUATION QUESTIONS: EV1/EV8a/EV8b/EC1

#### 4.4 Financial Linkages (Code: FL)

In the context of the POWER/PROFIR Africa Project, the term financial linkage refers to partnering with external stakeholders who may not have the same motivations than POWER/PROFIR. In addition, linkages also raise expectations of VSLA members vis-à-vis what they may obtain from their participation in the program. As a result, linkages' success depends also on the roles and actions of the stakeholders and POWER/PROFIR's actions should take them into account.

CARE's traditional approach with respect to the financial ladder has been to favor a progression towards the top of the ladder and VSLA members should build up their financial profile by savings before considering taking loans from formal institutions. This is a cautious and sensible approach for an organization such as CARE. However, as CARE develops partnerships with stakeholders to facilitate the rise of the VSLA members to rung 4 and rung 5 of the ladder, it has to understand that it cannot totally control or dictate the actions and expectations of the organizations they want to work with, let alone their own members.

Indeed, from the VSLA members' point of view, these linkages raise expectations. For instance, POWER/PROFIR's Y3Q1 report mentions that CARE Burundi signed a MoU with KCB for linkages. In the same paragraph, Marie Louise Manirakiza a VSLA member had this to say: "This linkage is coming at a

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<sup>57</sup> CARE Rwanda Official: There is a significant amount of gender work underway. A DFID-funded project is looking at GBV between intimate partners to understand the dynamics, how we can overcome the violence. When women become financially independent, and there is violence in their HH, there empowerment is undermined. We are trying to work with men to understand their roles in supporting their wives or partners. How can we model masculinity in a positive fashion as opposed to using violence? How are young girls who are dropouts, who have financial difficulties, how are they becoming financially independent and viewed in their community

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real time as it will solve the problem of access to banks and loans. Moreover, it will offer opportunity to *access credit at low interest rates*". Mwavita Karigirwa, A VSLA member added: "I currently do trade in chemical fertilizers and food ingredients. I welcome this partnership. *With loans from KCB, I will launch myself into cross-border trade, specifically in the importation of clothes from men, women and children*" (italics added). The potential of getting credit was also mentioned as a very important motivation when the evaluators met with VLSA members in Côte d'Ivoire and Rwanda.<sup>58</sup>

More importantly, besides VSLA members heightened expectations, the perspective of the FSPs in participating in these linkages should be taken more explicitly in consideration. Their participation is related to their own self-interest in getting involved with low income individuals, ranging from a mandate to help the poor to mere commercial goals of increasing profits by tapping an unbanked population. While the perspective will vary according to the type, it is important to note that FSPs' participation depends on what they hope to achieve in the medium and long run. Indeed, as it will be discussed in the paragraphs below, most FSPs aim at a minimum to cover their costs in the medium and long run. In the short-run, they are willing to encounter losses, but eventually, they want to cover their costs (fixed and variable) and then make profits (for the profit-oriented ones) and /or expand their activities (for those with a more corporate social goal). In addition, to the extent possible, the FSPs will seek the help of CARE to minimize the costs of doing the linkages with the VSLA members. For instance, in our interviews both Advans and Ecobank have called on CARE staff to help them screen more reliable and profitable VSLA groups and members.<sup>59</sup> The Orange mobile operator has also asked for CARE to help subsidize their services to VSLA members.<sup>60</sup>

Thus, as linkages take place, POWER/PROFIR learns that their external partners may pay more attention than concentrating only on savings and that it needs to consider their perspective in order to assess whether it is worth to pursue its activities or linking VSLA members with external partners. Indeed, the Y3Q1 report, discussing some of the learnings from the ALE points out that:

"one needs to prepare VSLA members to go up the financial ladder, and one must also take into account the objectives of the various FSPs, particularly those that do not have experience dealing with low-income clientele and that may not see the potential that they have and/or have no clear CSR mandate. To achieve this "win-win", we need to draw on CARE and Access Africa's experience, and beyond looking to other organizations', successes and experience with VSLAs elsewhere to provide FSPs with information on how other FSPs were able to reduce costs, create credit histories and deal with loan guarantees to groups and/or individuals, among other things." (POWER Africa, Y3Q1, page 11)

Linking with external partners, either through formal MOUs or through spontaneous actions of SACCOs and VSLA groups in Rwanda will yield important lessons. As the paragraphs below will discuss, it could be that after a careful consideration of the pilot projects, POWER/PROFIR may decide that it is very difficult to design a linkage that would be advantageous to all the parties involved (VLSA members, FSPs, POWER/PROFIR).

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<sup>58</sup> Key informant interviews with VSLA groups in both countries

<sup>59</sup> Key informant interviews – Advans (Bouake) ; EcoBank (Abidjan)

<sup>60</sup> Key informant interviews – Orange mobile

#### 4. EVALUATION FINDINGS AND CONCLUSIONS

**FL-F1:** POWER/PROFIR is strategically interacting with a wide-range of FSPs to determine the “best fit” approach in working with the very poor. (*Output*)

The Program can be viewed as an active laboratory linking the very poor with different types of FSPs, financial products (payment services, savings, credit) and services provided by MNO. Beginning with linkages assessments in year 1 (which have been updated to consider risks and FSP capacity), POWER/PROFIR is strategically interacting with a wide-range of FSPs to determine the “best fit” approach in working with the very poor. The program is working with a range of FSP types, including: i) SACCO societies<sup>61</sup> (U-SACCOs, Rwanda); ii) MFIs; iii) commercial banks with a strong Corporate Social Responsibility (CSR) mandate to promote FI; and, iv) commercial banks that may not have a strong CSR mandate. In addition, many of the commercial banks POWER/PROFIR works with may also have a working relationship with an MNO. (*See next Finding FL-F2 for description of each FSP – type*)

Of the four countries, Rwanda offers the most diversity in terms of FSPs. Indeed, it has a large array of SACCO unions, MFIs and commercial banks. PROFIR has entered in formal arrangements with four MFIs (VFC, Umutanguha Finance Company, UNICLECAM Wisigara, and COOPEC Inkunga) and a commercial bank (Urwego Opportunity Bank (UOB)) (see text box for the complete list of agreements). In Rwanda, a system of Umurenge SACCOs has been established throughout rural areas making them easily accessible by VSLA members. CARE Rwanda—outside of PROFIR—is also negotiating agreement with KCB on working with village agents and paying them a fee for establishing linkages.

In addition to the partnerships with FSPs, PROFIR has also reported linkages of members and groups with non-partner FSPs. POWER’s most recent report (Y3Q1) notes that a total of 144,434 members have been linked to FSPs, with U-SACCOs (no program support) registering 134,150, MFIs (9,150) and banks (1,134). This linkage of groups without the explicit guidance of the PROFIR office is considerable, representing three times the number of linkages with partner FSPs. This spontaneous linkage phenomenon might partly be explained by the training given to VSLA members, their own progress in financial literacy and their preference to self-link to an FSP of their choice as well as the different characteristics of each FSP. It is clear, however, that much remains to be understood and that further analysis by the POWER linkage team is required.

#### **POWER/PROFIR FSP MOUs**

##### **Microfinance Institutions**

- PAMF (AGA KHAN Foundation Micro Finance) (Côte d’Ivoire)
- Vision Fund International (Rwanda)
- Umutanguha (Rwanda)
- Coopec Inkunga (Rwanda)
- CLECAM (Rwanda)

##### **Commercial Banks**

- Advans (Côte d’Ivoire)
- Urwego Opportunity Bank (Rwanda)
- Kenya Commercial Bank, (Burundi)
- EcoBank (Côte d’Ivoire) (under negotiations)

##### **Mobile Network Operators**

- MTN (Côte d’Ivoire)

<sup>61</sup> Note that no MoU exists with SACCOs in Rwanda nor RUSSACCOs in Ethiopia. In Ethiopia, FSF+, the umbrella program to which POWER, is working with RUSSACCOs. This work is not/not a part of POWER’s mandate.

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A similar picture emerges for Côte d'Ivoire. POWER does not consider SACCOs as partners for linkages in Côte d'Ivoire given their recent history of financial problems and a tarnished reputation among those who may have been poorly served or lost money through unregulated agents (See *FL-F2*). Rather, the project has pursued MFIs and commercial banks.

A short summary follows of the different pilot agreements reached with a cross-selection of FSPs under the POWER umbrella in Côte d'Ivoire.

1. *PAMF*: The organization has a mandate to serve low-income Households and staff trained in organizing individuals in social collateral arrangements (i.e. they need not have legal guarantees or recognitions of the group before working with them towards increasing saving and credit), and promoting income generating activities with disadvantaged groups. In this pilot, POWER may not need to deploy their resources (VA, training experts) as much for the linkages. However, PAMF does not have an agreement with a MNO yet and they are relatively small. Should a pilot project prove successful, the prospects for expanding it across the country are minimal. POWER may still need to supply VA and to some extent, training in IGAs and gender if the PAMF staff cannot support these areas.
2. *Advans-MTN*: For a period in 2016, the partnership between the two entities was hampered by technology issues related to the mobile network operators' software renewal and updates. However, this has now been resolved. Despite these challenges, the pilot project linked 21 groups. POWER's Q3 report points out that the partnership is currently addressing the gaps found during the pilot mainly Advans management fees and MTN technology shortcomings. Advans offers a different linkage possibility than PAMF. Advans is located in an urban sector and though it has started to deal with cocoa farmers in the rural sector, their potential clientele appears to be at higher level of income than VSLA group members. Here the rural-urban dynamic is important and should be considered. The MFI – through its discussions with POWER – has decided to start lending to groups which is a departure from its usual protocol and an adaptation to suit the needs of lower-income groups. Advans has a larger capitalization than PAMF, but its reach might still be limited if one wants to scale up the linkages with other VSLA groups throughout Côte d'Ivoire. There is less complementarity between POWER and Advans than between POWER and PAMF in terms of activities and staff. Through the pilot, Advans is offering support for agent visits and monitoring to oversee VSLA group linkages.
3. *Ecobank-Orange*: The potential linkage with this commercial bank (and MNO) poses the most challenges, even if one assumes that mobile transaction costs can eventually be solved. A few key challenges include: the bank has no practice of lending to groups (groups' require a legal recognition); Ecobank may not have required numbers of staff on the ground (except for urban VSLA groups in Abidjan or Bouaké) and they are unfamiliar with serving the low-income segment of the market; and finally, their profit mandate may make them less patient and/or unwilling to spend on resources to accompany VSLA members (i.e. income generating activities, financial literacy, gender awareness, etc.). During field data collection, an Ecobank official suggested that CARE POWER workers should provide their assistance to the bank in dealing with the groups and their members. Not surprisingly, Ecobank (and its partner Orange) must still consider the type of products they want to offer in order to enter the low-income market segment.

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**FL-C1:** See FL-F2 below.

#### **PERTINENT DAC EVALUATION QUESTIONS: EV1/EV3/EV4/EV6/EV8a/EC2/S2**

**FL-F2:** Reputational and access problems associated with FSPs providing financial services to the very poor were observed under POWER/PROFIR. (*Outcome*)

The following provides a short summary of some of the observations made under the MTE regarding linking VSLA members to the different types of FSPs described above:

#### ***Challenges with the supply of financial services***

**Savings and Credit Cooperatives (SACCOs):** The network of SACCOs is in geographic proximity to poor rural dwellers; however, they are ill - equipped to serve their needs and to offer a full range of financial services. They lack capacity to assess this target population's needs beyond rudimentary savings.<sup>62 63</sup> SACCO administrators, by their own admission, lack material inputs, staff and specialized training to serve this population well.<sup>64 65</sup>

Moreover, the history pre-dating the initial establishment of structured cooperatives in both Rwanda and Côte D'Ivoire must be considered. In the past, there was little regulation of small-scale cooperatives and financial institutions which led to abuses including the disappearance of coop savings; these occurrences have had a severe and lasting impact on the very poor's perception of these organizations. As a consequence, POWER does not consider SACCOs as partners for linkages in Côte d'Ivoire given this recent history of financial problems. Rather, it has pursued MFIs and commercial banks. In Rwanda, governance of the U-SACCOs has become a key issue among administrators and governing boards. They believe a more rigorous system of checks and balances is required for security of investments in order to attract clients to move from savings to loans and to invest more.<sup>66</sup> The Rwandan government is also heavily engaged in the U-SACCO culture hence this has both pros and con's vis-à-vis the different approaches to financial inclusion.

**Micro-Finance Institutions** - Smaller MFIs are more responsive to meeting the needs of the VSLA members but their scope is still limited in terms of reaching large numbers of clients.<sup>67</sup> Linked to banks (for financial services) and NGOs (for target clients<sup>68</sup>), the MFIs CARE-POWER/PROFIR works with do more than provide financial services and invest heavily in branch development and support services in order to reach their rural clients. This is both a business development and risk mitigation tactic as it serves to strengthen their knowledge and understanding of the local conditions and their clients. For example, Première Agency de Microfinance (PAMF) in Côte d'Ivoire, an MFI that lends on the basis of

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<sup>62</sup> Key informant interview – Access Africa.

<sup>48</sup> Key Informant Interviews-Government of Rwanda/AMIR.

<sup>64</sup> "Our mission is to go deep and reach everyone, we may not have the same range of products but we have a basic set that allows people the chance to save and take loans, as they are able, realize the skills necessary." U-SACCO Manager, Eastern Province, Rwanda

<sup>65</sup> Indeed, our field interviews pointed out that government officials hope to strengthen SACCOs by facilitating IT integration.

<sup>66</sup> Key informant interviews (U-SACCO President, Western Province), Rwanda and Manager (U-SACCO, Western Province).

<sup>67</sup> The Umutanguha Portfolio (651 Savings Group) in Rwanda consists of 18, 462 individuals with accounts; 17 million francs in Savings, 45 million francs in loans.

<sup>68</sup> According to interviewed MFI representatives under POWER/PROFIR, the relationship with CARE has been fundamental to their business development strategy; enabling them to reach 651 Savings Groups with CARE playing a key bridging role to these mature groups.

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social collateral<sup>69</sup>, is actively investing in establishing branches in rural areas. MFIs in Rwanda share a similar goal and strategy. According to one MFI representative (Umutanguha), with 7 branches across the country, the relationship with CARE has resulted in 651 Savings Groups now registered with the institution; CARE played the primary bridging role to these mature groups.<sup>70</sup> The costs of establishing a rural presence, in addition to reported high administrative costs<sup>71</sup>, however, often limit their ability to reach large numbers of rural clients.

**Banks** - Commercial Banks such as Ecobank, or Barclays, (a) operate with a strong for-profit motive, but accompanied by a CSR mandate (i.e. essentially, willing to take less profit, if not a loss, on some activities for a period of time); (b) operate chiefly in main urban centers with few, if any, branches and/or personnel in poor locations; and (c) do not have a mandate to reach a low-income clientele. They perceive the low-income clientele as an interesting potential for growth. The availability of funds from these commercial banks is substantial, so that their involvement in the low-income markets could potentially supply credit to poor individuals on quite a large scale, compared to MFIs and SACCOs. To illustrate, Côte D'Ivoire's Ecobank will not lend to the ultra-poor or to those groups without legal recognition. They have few branches and their regular staff (tellers, loan officers) does not provide training or follow-up on income generating activities in the way MFIs do.

The challenges described above are common to the same scenarios in other countries across Africa; with formal linkages with chartered banks the most problematic and difficult. Based on the MTE observations and understanding, the root of these challenges is the misalignment of the characteristics, needs and wants of the group and each VSLA member with the financial requirements of each FSP concerning savings and lending, particularly concerning what the FSP will consider as appropriate collateral guarantee, either for the group or the individual member.

##### ***Challenges with the demand for financial services***

**VSLA Members Perceptions:** From the interviews with VSLA members and the rolling profiles, it is also clear that members feel FSPs are inaccessible because of their requirements, location, or simply because their poverty detracts from their potential as a client. Misunderstandings abound due to the lack of information available on and for this socio-economic group.

##### ***Potentially in the middle between the demand and supply for financial services are the Mobile Network Operators (MNOs):***

**Mobile Network Operators (MNOs):** In addition to traditional financial service providers (SACCOs, MFIs, banks), POWER/PROFIR has also been working with MNOs. Research literature and observations in Rwanda and Côte D'Ivoire suggest that mobile phone technology may be the bridge between FSPs and VSLA members. MNOs can help reduce banking costs for both VSLA members and FSPs. As such, this new actor may help reduce reputational issues and allows a fresh look at bringing formal banking to low-income individuals. MNO<sup>72</sup> are also interested in the collaboration for dual purpose: for longer-term

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<sup>69</sup> The social collateral approach is more conducive to accepting the VSLA group as a financial entity than an approach based on individual financial collateral, but some modifications may be needed, as social collateral entities are typically smaller in size than VSLA groups.

<sup>70</sup> The Umutanguha Portfolio (651 Savings Group) in Rwanda consists of 18, 462 individuals with accounts; 17 million francs in Savings, 45 million francs in loans.

<sup>71</sup> Key informant interview, Rwanda

<sup>72</sup> Key informant interview (MNO), Rwanda

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profit-gain (developing new markets, earning money by charging transactions costs to FSPs' clients), and to fulfill corporate social responsibility (CSR) commitment or commitments to government policy.

In summary, these findings – based on both the literature review and field data collection-- highlight the differentiated approach by each FSP-type in engaging with ultra-poor clients in Rwanda, Cote d'Ivoire, and eventually, in Burundi. The issue is then to determine which organizations fulfill these needs and who are supposed to cover the costs of these activities: the VSLA members themselves; the FSPs (and if so, which type); or other organizations such as POWER? Who carries these costs is vital for understanding the possible success of linkages in the short, medium and long run.

A cookie-cutter approach across countries and FSP-types is unlikely to provide lessons that would yield insights that would allow a better understanding of how one can help VSLA members to climb the fourth and fifth rungs of the FI ladder. (*Related to next finding FL-3*).

**FL-C1/C2:** As observed and reviewed throughout the MTE period, the largest barriers to moving up the ladder is both and supply and demand issue: from VSLA members (majority of women) not feeling as confident as they could and should be feeling in order to seek credit arrangements; and from the FSPs themselves who require more adaptive time and mentoring to accommodate these low-income groups and work to better understand barriers to women.

In terms of linkages, the evaluation appreciates that mobile phone technology presents an opportunity to “bridge” the under-served poor with FSPs. However, the findings illustrate that MNOs are not a panacea to greater financial inclusion and they come with their own set of constraints associated with related cost structures and requirements that must be addressed before this approach can be considered a viable proposition. Caution should be exercised.

#### PERTINENT DAC EVALUATION QUESTIONS: EV4/EV6/EV8a/EC2/S2

**FL-F3:** There are gaps in understanding of VAs and project staff of FSPs, their cost structures and the various motivations for them to engage (or not engage) with the very poor (VSLA members). (*Outcome*)

Supporting the formation of linkages between formal FSPs and VSLAs requires building mutual and reciprocal understanding of the two entities. Linkages are complicated, challenging and risky propositions, requiring comprehensive understanding of the VSLA methodology, the needs of the very poor as well as the structures and motivation of different FSP-types. While project staff and VAs have a comprehensive, applied understanding of VSLAs, we found that the understanding of the FSPs, their cost structures and their various motivations could be improved. Throughout field data collection interviews with VAs in Rwanda, in particular, many VAs themselves highlighted their motivation to do more and better to foster linkages however this enthusiasm was overshadowed by their own admission of knowledge and skills gaps. Among the VAs currently engaged through the project (Rwanda), and the varying levels of capacity, this should not be discounted. In various interviews, the following comment

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was oft- repeated. This from a VA in Rubavu District, Western Province: *“We feel supported in terms of providing basic knowledge but we could benefit from more, particularly on linkages.”*<sup>73</sup>

Village Agents met in Rwanda’s Eastern Province articulated another concern -- whether they can effectively advocate on more structural issues that are barriers to linkages: *“Most people cannot provide collateral on their loans and are uncomfortable providing as warranty the deeds to their land/property/house. This is a big constraint from taking loans from the SACCOs.”*<sup>74</sup>

Currently, the MTE Evaluation team has noted progress and efforts to address related stumbling blocks on its own or in collaboration with other actors.

- POWER/PROFIR has hired four (4) linkage advisors (one each in Cote d’Ivoire, Rwanda and a regional support to all programs, based in Rwanda) to support the VSLAs through the linkage process.
- AA is preparing a Saving Group Linkages Toolkit. The toolkit, directed at an FSP audience, will provide information about savings groups, how they operate, various linkages options, some of the principles and process of successful linkages, and processes for poor-friendly product development. Explicitly and implicitly threaded throughout the toolkit is the business case for linking with the very poor. In addition, a separate business case will also be established. This will be an excellent resource to FSPs as well as POWER/PROFIR officers.
- On a quarterly basis, the program team meets with FSPs engaged with the program through a MoU. This allows for an exchange of information among program team managers who can share with FSP representatives any feedback from VSLA or VAs and vice versa. FSP representatives engaged in this dialogue<sup>75</sup> offered their appreciation for these fora to enhance their services and products.

There are concerns, however, that the toolkit and the linkages advisor will not be enough to move linkages forward. In our opinion, this raises two areas of concern:

1. The first concern is whether or not the Program has sufficient technical resources to both facilitate and document the work of the pilot projects currently underway. Linkage advisors are in place but appear to be focused on supporting the VSLAs through the linkage process with little attention being dedicated to the FSP.
2. The second is the lack of a sustainability strategy for this function following the end of the Program.

**FL-C3:** Understanding the unique characteristics of each FSP, their different cost structure, motivation and benefits as well as their potential MNO partner in attempting to link with VSLA members will be important to the successful formation of linkages. The evaluation team recognizes the recent program effort to boost support to financial linkages; these efforts should be assessed along with the requirements for technical resources to facilitate and document the work of pilot projects.

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<sup>73</sup> Village Agent Network representatives met in Kanama, Rubavu District, Rwanda (May 2016).

<sup>74</sup> Village Agent Network representatives met in Ngenda, Bugesera District, Rwanda (May 2016).

<sup>75</sup> This is an effort underway in 2 of 4 program countries only where linkages are a primary objective.

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### PERTINENT DAC EVALUATION QUESTIONS: EC1/EV5/EV6/S2

#### 4.5 Sustainability (Code: SUS)

**SUS-F1:** Sustainability is not being adequately addressed by the project. *(Output/Outcome)*

In general terms, sustainability involves transitioning or transferring necessary activities and assistance currently provided through POWER/PROFIR to local systems and funding resources. In the ideal world, the goal of sustainability is to institutionalize the project-financed mechanisms that brought about positive poverty reducing changes so that the benefits continue to flow following the end of the project. To achieve sustainability, the project must first define the scope of desired sustainability and, based on this, identify (using participatory methods) essential and non-essential programming elements that will be required to achieve this scope. For each element, a range of government, non-government and private sector resourcing solutions may be considered. This preliminary work is critical, as it will drive the sustainability efforts of the program. Without it, the program is rudderless in this area.

Given the above and without a clear direction for sustainability, we believe that the evolving VA system, initiated in all four participating POWER/PROFIR countries, represents a valuable opportunity for sustaining the VSLA methodology. Moreover, VAs, if properly trained and provided with the necessary support, could expand their role to sustain other POWER/PROFIR program areas including financial literacy training, IGA training and facilitating Social Situational Analysis sessions.

Workloads, capacity issues<sup>76</sup> and competing ends for government service providers in some countries, lack of integration into existing support infrastructures in others and rotating membership in mature groups (new members in, graduated members out) suggests the VSLA formation and support activities undertaken by VAs under POWER/PROFIR must be maintained in order to perpetuate the gains made by the project. There are a number of VA structures that could be considered. Fundamental to the transition will be facilitating the transfer of the technical support, training, compensation (in some cases), quality assurance and oversight of VA services currently provided by CARE/POWER/PROFIR to a local system or organization.

Clear steps are being taken by the Program, leveraging the experience and work done in Côte d'Ivoire with the establishment of "Coordinations" and applying this to the emergent networks in Rwanda (networked but not formally registered) and Burundi (in the process of networking). To date, much of the Program-supported development work has centred on leadership and management training and follow-up supervision and technical support to the groups in Burundi and Rwanda. Outputs to date are a set of VA bylaws, code of conduct and disciplinary systems designed to establish and enforce standards of professional behaviour. Little work of his kind has been undertaken in Ethiopia due to the nature of the program objectives.

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<sup>76</sup> Institutional Capacity Assessment of Food Sufficiency for Farmers (FSF) Project. Terraneh Zenna Business and Management Consultancy, April 2015.

#### 4. EVALUATION FINDINGS AND CONCLUSIONS

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Over and above any organizational issues, however, the root challenge to the sustainability of the VA is remuneration (*see also PD-F4*). The resolution of this issue should be a top priority. Equally and, as has been stated, the VSLA is not a standalone methodology and requires other complementary services for its members to fully benefit from their savings.

Finally, VSLA scalability and sustainability are not the exclusive responsibility of CARE/POWER and VAs. The host governments are also stakeholders in their continuation. The evaluation team engaged in Key Informant Interviews with different layers of government in the four program countries who corroborated the need for effective working relationships to sustain financial inclusion gains. The evaluation team noted – through its review of program quarterly and annual reports—the different efforts of outreach and advocacy undertaken with government authorities (*see also SUS-F2*).

**SUS-C1:** The evaluation considers that POWER/PROFIR has not articulated a clear vision for program sustainability. Several scenarios might be possible, but they depend on the short-, medium- and long-run priorities of the program, the organization and its funders. Over the remaining 18 months, it is imperative that a vision be developed as it will motivate and guide the identification of required actions to support it.

The VA is integral to the sustainability and scaling of the VSLA model in POWER/PROFIR countries of operations. For the VSLA methodology to be fully supported, a home and funding must be found for training and services in financial literacy, IGA and gender awareness, linkages and advocacy/policy.

#### PERTINENT DAC EVALUATION QUESTIONS: EV1/EV3/EV4/EV6/EV8a/EC2/S2

**SUS – F2:** With the exception of Ethiopia, the degree of integration/alignment of POWER/PROFIR programming into existing country structures, processes and systems is limited. (*Outcome*)

Under POWER Africa, strong cooperation with government; alignment and integration with government processes and systems, specifically the PSNP program including its targeting system; and an effective advocacy program has led to the explicit adoption of the VSLA model by the GoE. This is a significant milestone for POWER and CARE. It demonstrates that: i) the VSLA model introduced under POWER has now been accepted as aligned with/supportive of the GoE poverty reduction programming; and, ii) it is extremely likely that the VSLA model will continue to be a mechanism for GoE to deliver similar services to the poor even after POWER ends. In other words, select GoE services are now dependent on the VSLA model to the point that the VSLA model has become a part of the government's coordinated plan. At risk, however, is that further scaling of the VSLA model is now dependent, to a certain extent, on the continuation of PSNP. Once this program ends, the utility of the VSLA model to the GoE is at risk of decline. At this stage, this is unlikely but tracking this should be considered as part of future CARE programming.

As financial inclusion policies being implemented by developing countries recognize the need for more integrated approaches, we consider that the project/program sustainability of VSLAs is less assured in countries where the interlacing of project structures and government structures is minimal (e.g. Côte d'Ivoire, Rwanda and Burundi). This is not to say that the working relationships between the project and

#### 4. EVALUATION FINDINGS AND CONCLUSIONS

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local government structures are not strong, to the contrary (*See examples in SUS-FI*). Rwanda's PROFIR works closely with the Association of Microfinance Institutions of Rwanda as well as government line ministry and district officials including the Department of Gender and Social Development. PROFIR's project manager contributes, as an advisor, to the development of the government's strategy on financial inclusion. In Burundi, the project collaborates throughout the entire column of government levels; from the grass root to the national level and chiefs / provincial administrators are involved in mobilization of girls and women. The Ministry of Education, through its teachers and programming, have also been involved from the start of the project and have been very instrumental in supporting girls that would like to join VSLA groups. Lastly, in Côte d'Ivoire, the ministry of education and department of finance have been instrumental in translating the manuals –VSLA/ financial education from English to French. These are all important levels of integration and collaboration. Our point, however, is that without the level of integration found in Ethiopia, the level of sustainability and scaling that can be achieved under these structures is less. Moreover, integrating VSLAs as part of a greater package delivered to the very poor would add to the sustainability of the impact of VSLAs, both because its effectiveness might be enhanced due to the complementarities of the package of services (See also VSLA-F6) and that partners might compensate for the reduction of POWER's financial involvement.

**SUS-C2:** Project/program sustainability is less assured in project sites where the interlacing of program structures and government structures is minimal (i.e. Côte d'Ivoire, Rwanda and Burundi).

#### PERTINENT DAC EVALUATION QUESTIONS: EV7/S2

**SUS-F3:** POWER/PROFIR management leverages its country, regional and international relationships - internally with other CARE programs and externally with other FI and WEE stakeholders - converging on issues of interest and relevance to the Program. (*Outcome*)

CARE POWER regional team possesses a deep knowledge and understanding of the issues at hand and their attempts to share this on a frequent basis through regular travel and communications with country teams. An asset to the team learning and configuration is the combined knowledge of two key regional staff in particular --the Chief of Party and the Technical Advisor-- with vast pan-African experience in financial inclusion. Their experience in attending conferences and meetings in the area and networking with like-minded organizations bolsters POWER/PROFIR's ability to infuse new developments into program thinking and operations. Some recent meetings attended include: World Council of Credit Unions, Financial Sector Deepening Trust, SEEP Network Conference, Master Card Foundation Symposium and ACCESS Africa meetings/trainings. Reciprocally, the POWER Africa team participated in the **SG2015 Savings Groups Conference** in Zambia in which the team shared its experience working with adolescent girls in Burundi and how the VSLA methodology is being adapted to youth. These learning were also shared through a panel at the WUSC-CECI International Seminar in Ottawa in January 2016.

Besides the presence of POWER/PROFIR in the field, we note strong informal (e.g. Coordinations) and formal (e.g. Food Sufficiency for Farmers (FSF+), Ethiopia) connections with other past and present CARE

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projects/services with similar mandates.<sup>77</sup> The VSLA model itself as well as the IGA (SPM) and Social Situational Analysis methodologies are tools applied under POWER/PROFIR but developed under previous CARE initiatives. Other areas of synergy include gender awareness (Department for International Development (DFID) project Journey for Transformation, Rwanda), agriculture training (Côte d'Ivoire, Ethiopia), additional entrepreneurship skills and adolescent girls in VSLAs (Rwanda, Cherrie Blair Foundation).<sup>78</sup> This can be attributed to CARE's long-term presence on the ground augmented by the relevancy of its project work. Other projects include AA's Link Up (Gates Foundation) that links savings groups and formal financial institutions through mobile technology.

At the program and operational levels, the evaluation has noted evidence of cross-fertilization of experiences among the country teams. For example, POWER in Côte d'Ivoire offers a fee-for-service model for Village Agents which represents the closest sustainability solution for examination across the program (See PD-F4). In Burundi, there is the experience with adolescent girls as key target beneficiary. Many of the staff of POWER-PROFIR have also worked on similar CARE-MCF supported financial inclusion/WEE efforts; there is often reference to these initiatives (SAFI, ISHAKA, and Access to Finance Rwanda) and the ensuing evaluations. The regional team has facilitated exposure visits for teams from Burundi, Cote d'Ivoire and Rwanda; the Burundi team went for exchange visit to Zimbabwe to learn on how CARE Zimbabwe in a consortium with others INGOs are working with youths on life skills and enterprise development. CARE Rwanda and Cote d'Ivoire visited CARE Ghana on lessons around linkage. All countries are implementing many of the lessons learnt, particularly those on financial linkages<sup>79</sup>.

**SUS-C3:** POWER/PROFIR is proactively engaging the FI community of practice (financial inclusion, WEE, rural development, relevant sectors, food security) in a number of ways to identify innovation, the latest thinking and sustainable solutions to the benefit of the program. It will be important that both the experiences of the project as well as the experiences of other FI-related projects are properly captured and documented in order to enhance this FI community (See FL-R2).

#### PERTINENT DAC EVALUATION QUESTIONS: EC1/EC4/EC5/S2

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<sup>77</sup> This is evident from our field observations in Côte d'Ivoire, Rwanda and Ethiopia, from our interviews and discussions with POWER staff.

<sup>78</sup> For Côte d'Ivoire, POWER already collaborates with three other CARE projects by lending its expertise on VSLA: a project with Mondelez (the food company that recently purchased Nabisco) that targets women cocoa farmers (<http://www.mondelezinternational.com/Newsroom/Multimedia-Releases/Mondelez-International-Launches-Cocoa-Life-Sustainability-Program-in-Cote-dIvoire>); a Cargill project that focuses on improving livelihoods of cocoa-producing HHs by providing basic healthcare and safe drinking water. (<http://www.cargill.com/wcm/groups/public/@ccom/documents/document/na3031894.pdf>); and a project with H&M on promoting entrepreneurship among rural women in Côte d'Ivoire and Sierra Leone (<http://www.care.org/newsroom/press/press-releases/care-hm-conscious-foundation-announce-global-partnership-empower-women>). In Burundi, POWER interacts with Abatangamuco, a gender awareness group.

<sup>79</sup> Year 2 POWER/PROFIR Final Report

## 5. RECOMMENDATIONS

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### 5.1 General Recommendations

1. It is recommended that CARE take a close look at its role and direction, vis-à-vis, the VSLA model, and evaluate and assess the direction it could or should take with respect to its comprehensive ground-level field work, such as POWER/PROFIR Africa, to support greater financial inclusion of the ultra-poor. CARE, in association with AA, is undertaking ground-breaking work, exploring the range and depth of application of the VSLA/FI model and how it benefits different segments of the poor population. Currently, under POWER/PROFIR Africa and elsewhere, CARE intervenes directly in the field to create these VSLAs and then to link them with FSPs. This is important seminal work that will have far-reaching implications across Africa. But, what next? Does CARE wish to withdraw from the field, having sown the seeds of financial inclusion, or does CARE see itself as a catalyzer on the ground for many years as it feels its direct role is still needed? A better understanding of this, both internally within CARE and externally, will inform the approach and role CARE takes when implementing future projects like POWER/PROFIR Africa. Of particular note is the issue of sustainability. An articulated approach will guide project implementation, from Day 1, as it relates to sustainability of any new project. Moreover, it will influence the direction it must take on other key issues such as VAs and VANs as well as more clearly define its relationship with host governments and private and non-government services providers/partners. For example, if CARE feels that the VSLA “seeds” will be able to produce on their own at the village level but that there is a need for intervening at the country level for advocacy reasons, then a sustainability strategy might call for a shift of resources away from VAs/VANs and towards a project (country) office group who will undertake advocacy activities.
2. We recommend that CARE also evaluate its approach to project implementation. Under POWER/PROFIR, two implementation structures were utilized. The first one is a model where POWER/PROFIR is mostly on its own, without large partners, to deliver essentially one good: financial services to VSLA members in Côte d’Ivoire, Rwanda, and Burundi. The second one is the Ethiopia model where CARE is only one small partner in a coalition that delivers a multiple package of goods i.e. PSNP (financial services, work for food, IGA training). There is some evidence that when done right, the multi-faceted package has a more lasting impact than the simple delivery of one good or service. Moreover, collaborating with large partners, in this case working through and with the GoE, may also make it more sustainable financially. It should be noted, however, that the financial investment by a national government partner would need to be replicated by another entity. The downside is that cooperating with others does not necessarily imply that it will always be done right and the product one offers (in this case VSLA) may render only a delivery platform and the FI aspects of group membership become diluted in the overall package of support services. Questions that CARE should be considering in their evaluation are whether or not they want to go the route of cooperating with others in the future? If so, what are the conditions that it thinks would favour such cooperation? What are the essential requirements/conditions that CARE would need to

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have in order to contemplate participating in a multiple package/multiple partner effort in another country?

### 5.2 Conclusions-Specific Recommendations

#### A. Program Design Recommendations

PD-R1: A joint review of the LM between CARE and MCF to review program developments on financial linkages and corresponding quantitative targets in Rwanda and Côte d'Ivoire. Acknowledging the importance of quality of learning from both success and failure for both CARE and MCF, shift the emphasis from pursuit of quantitative numbers (targets) to a downward revision of some targets. Emphasize documentation of case studies and project learning in order to benefit broadly the sharing among CARE COs and in the broader FI community.

While it may still be possible to reach the linkage targets by simply enrolling VLSA members with FSPs and their MNO partners, the more desirable objective is to concentrate on the quality of the linkage rather than the number of linkages. This will place greater focus on the quality of learning (case studies, review of success and failure factors) and promote broader sharing of the learning among CARE COs and the broader FI community. This approach has been highlighted by CARE to MCF in previous reporting<sup>80</sup>. This effort will bring focus to building fewer, more successful, sustainable linkages – one that features the development and delivery of appropriate pro-poor financial services by FSPs to financially literate, eligible VLSA members - while building a sound knowledge base of effective success factors that support sustainable formal linkages with FSPs in a variety of contexts (Rwanda (urban, peri-urban) and Côte D'Ivoire (rural, urban). Recall that numeric targets are set during program design and reviewed annually. In this case, however, the challenges of working with external partners have caught up with program implementation. (REF: PD-C1)

PD-R2: A missing element of the program design, we strongly recommend that an advocacy strategy be developed and implemented that would guide project-level interventions with government on key legislative and regulatory issues of program interest as well as those issues emerging from program experience, including sustainability. Interventions may range from meeting with high level government officials, to policy development assistance to the systemic packaging and distribution of project-generated information/data that substantiates the benefits and methodologies of achieving greater financial inclusion amongst the poor as well as inform evidence-based policy development. Advocacy work may be grouped along two key challenges: regulations around personal and commercial banking for the very poor (e.g. asset recovery, collateral requirements, VSLAs as legal entities, registration of VANs; Côte d'Ivoire, Rwanda); and legal and structural issues pertaining to WEE (e.g. wealth accumulation, inheritance protection, identifying other discriminatory practices, violence against women and programs/efforts such as gender committees). Each program country has specific regulatory environment and specific barriers to African women accessing full control of wealth. Pairing the MTE

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<sup>80</sup> "Beyond measuring success through the number of people linked, the linkage process' success has largely been attributed to the focus on developing appropriate and high quality partnerships between VSLAs and FSPs" – FR: Year 2 Annual Progress Report (March 2016), p.7 -

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findings with the Brookings Institution Financial and Digital Inclusion Report and Scorecard<sup>81</sup> would inform such a strategy (REF: PD-C3/GE-C1/SUS-R2).

PD-R3: Draft and implement a CARE corporate level, overarching operational guidance on Village Agent remuneration – as part of the VSLA methodology. This policy guidance would outline the basic rules of engagement with VAs under the program, while permitting adaptations and adjustments that leverage strengths, opportunities and conditions at the individual project level. The guidance must be in line with Do No Harm policy. This guidance should be based on the exploration / discussion of other funding models<sup>82</sup> that has occurred as part of the natural progression of discussion on this issue. This will encourage longer-term program sustainability but also delivery on current program goals (REF: PD-C4/See also SUS-R2).

### **B. VSLA Recommendations**

VSLA-R1: In support of PD-R1, we recommend further study to quantify and measure economic resiliency indicators (income, savings and consumption) and contributing factors of VSLA membership, using both longitudinal and cross-sectional data to quantify the efficacy of the VSLA as an income smoothing tool during periods of external shock (REF: VSLA-C1/C2).

VSLA-R2: Assess impact and implications of coupling group targeting with self-selection principles, particularly for unintended consequences and ensuring adherence to a “do no harm” principle (REF: VSLA-C3).

VSLA-R3: (i) Develop process maps for updating and revising VSLA manuals to new demographics, interest groups or contexts incorporating a systematic approach to transmitting these updates throughout the CARE system. (ii) Consider, as part of future updates, the low literacy rates among women to ensure training material is responding to this specific characteristic among female members that inhibits full control over resources. (iii) For Ethiopia, isolate the key differences in the 2014 version of the VSLA manual from the 2009 version; then develop and implement a one-day training session for trained VAs and DAs to ensure its consistent use across the three regions (REF: VSLA-C4).

VSLA-R4: Track group members of mature groups to learn more about what happens to them. CARE should also continue to test the ongoing relevance of the VSLA in the communities in which it works; testing new applications and new demographics (men’s groups, mixed groups, adolescent/youth groups) as it has in Burundi to ensure continued value added to these communities (REF: VSLA-C7).

### **C. Gender Recommendations**

GE-R1: Consider incorporating literacy programming into the final year of the project. Evidence abounds as the importance this has to poverty alleviation and WEE agency (REF: GE-C1).

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<sup>81</sup> [www.brookings.edu](http://www.brookings.edu)

<sup>82</sup> Review feasibility of fee for service model.

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GE-R2: For the recommendation on advocating transforming structures, please see PD-R2 (REF: GE-C1).

GE-R3: Using this as a base, undertake a robust gender assessment at the end of program to review changes in relations and structure (as per CARE GEWV Strategy) that includes a 360 degree perspective on the changing role and responsibilities of women in their communities. This assessment should also measure reciprocal changes in the behavior of the community and FSPs to the increasing participation of women. To date, most of the monitoring tools and indicators have focused on the women/beneficiary experience only (REF: GE-C1).

GE-R4: Pilot the start-up of a VSLA group of adolescent girls in one other program country (beyond Burundi, Côte d'Ivoire potentially) in final months to determine take-up in different country contexts (REF: GE-C2).

GE-R5: Three specific recommendations to enhance men/boys' strategic engagement:

- Promote engagement of male members in existing VSLA groups as role models and advocacy champions to influence other men in targeted communities and neighbouring areas<sup>83</sup>;
- Pilot mixed gender adolescent groups in Burundi to determine dynamic/interactions at this age among boys and girls; and,
- Increase sensitization campaigns or interventions to adult and young men on the necessity and benefits of economic empowerment of women at the HH and community level (GE-C3).

GE-R6: Expand or scale-up in Côte d'Ivoire gender committees by first funding it better and then using it as a model in other countries as part of the POWER/PROFIR package. Like the initial VA model, however, we recommend that particular attention be paid to the structure and motivation/incentives for committee formation as these relate directly to the Committee's sustainability and functionality (GE-C3).

### ***D. Financial Linkages Recommendations***

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FL-R1: Review in detail the U-SACCO experience in Rwanda that is leading to spontaneous linkages without POWER/PROFIR intervention. A clear understanding of this phenomena i.e. governance structure of SACCO, checks and balances in place; and the opportunities presented by a new technology platform, will inform the linkage methodology (FL-C1/C2).

FL-R2: Enhance project output documentation (separate from the MIS and regular program reporting) to ensure the proper capture and documentation of tools, capacities and learnings from the project to share with CARE and externally. This refers to the apparent lack of technical documentation/case studies/reports/papers on the experience of the project – particularly around FSP linkage formation and the challenges around this. We assume, but it is not confirmed, that the linkages pilots will be fully documented – including timelines. This will be critical evidence that contributes not only to the growing body of knowledge on FI but to any advocacy efforts of the project to support legislative reform that

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<sup>83</sup> Also identified in Outcome Harvesting Matrix, Workshop Report, POWER Annual Learning Event, Bahir Dar, February 8-11, 2016, pp:21-22.

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supports greater financial inclusion. Moreover, other aspects of the project experience do not appear to be documented. Examples include FSF+ and the lessons learned from following this highly collaborative, holistic and integrated approach with multiple funders (REF: FL-C3/SUS-C3).

FL-R3: Using a differentiated approach according to the different characteristics and requirements of the FSP (i.e. SACCOs, MFIs, and chartered banks), build capacity of different types of FSPs to work with VSLA groups. The purpose of this is two-fold: (i) to build in choice/competition of the types of financial services available the VSLA groups; and (ii) to develop capacity within FSPs to adapt and manage, without assistance, the delivery of financial services to the very poor. This will include prioritizing the finalization and roll-out of the “Savings Group Linkages Tool Kit”, a one-size-fits-all manual or toolkit under development by Access Africa (and first developed by the Small Enterprise Education and Promotion network)<sup>84</sup>. This toolkit’s intended audience is FSPs and draws on the vast experiences of AA on linkages in the rest of Africa. It will provide practical guidance on how to build financial linkages with savings groups. We recommend that CARE/AA consider developing type-specific versions of the toolkit that consider the different characteristics and nuanced requirements of different FSP types. A training manual to support the correct use of the handbook should be prepared and rolled out through a series of trainings that will help regional project officers facilitate initial linkages by the FSP (REF: FL-C3).

### **E. Sustainability Recommendations**

SUS-R1: Program-wide as well as project-specific sustainability strategies should be developed and implemented in all countries as soon as possible. The strategy should address a number of issues including: i) articulating a sustainability vision; and, ii) assessing current functions and services of POWER/PROFIR, VAs and government and identify essential services to achieve that vision with a focus on the linkage support function. With respect to the linkage function, there are a number of tactical options that could be pursued in remaining 18 months of the program to support sustainability of this function, including; i) establish a local, external resource (with an understanding of both the VSLA and FSP needs and characteristics) that will facilitate the linkage process; or, ii) establish a local, external resource to train FSPs on VSLAs who may then support the formation of their own linkages (REF: PD-C4/SUS-C1).

SUS – R2: If it is assumed that a VA/VAN structure is integral to the sustainability and propagation of the VSLA model, the strategy must examine transition options of POWER/PROFIR support into existing systems, including the use of a sustainable VA model for post-project program delivery. To the extent that commercial banks and some MFIs might compensate for the services of the VA and the VAN (as these FSPs do not have the staff to perform these functions), understanding the right partnership with these FSPs might bring more secure financing to the operations underlying the well-functioning of the VSLAs and their contribution to the financial inclusion of the ultra-poor. Furthermore, depending on the country, there might be other organizations willing to take on training because they recognize it is in their self-interest. While it is not clear that AMIR’s<sup>85</sup> intervention would include the VA and the VAN,

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<sup>84</sup> Key Informant Interview: Director, Access Africa, April 2016.

<sup>85</sup> Association of Microfinance Institutions in Rwanda (AMIR). Key Informant Interview with Executive Director, May 2016.

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their willingness to intervene should certainly be considered for the case of Rwanda. Quantifying and documenting this trade-offs should also be undertaken (See also FL-R2) (REF: SUS-C1).

### 5.3 Summary Table of Findings, Conclusions and Recommendations

	Findings	Conclusions	Recommendations	Relevant DAC Criteria/Evaluation Question (N.B. First incidence of the question is bolded)
Program Design	<b>Program Design (PD) Theme Finding 1 (PD-F1)</b> Program is well-aligned and relevant to country poverty reduction goals and objectives; most results will be achieved but some linkages/targets may not be met	<b>PD-C1:</b> The evaluation finds ample evidence that the Program is achieving good results in supporting country-level poverty reduction strategies by making strategic investments into supporting greater financial inclusion of the very poor	<b>PD-R1:</b> Shift overall program focus from the pursuit of quantitative numbers (targets) to quality of learning (case studies, review of success and failure factors). Emphasize documentation of case studies and project learning in order to benefit broadly the sharing among CARE COs and in the broader FI community. A joint review of the LM between CARE and MCF and revising down of quantitative targets, particularly for formal financial linkages is recommended in Rwanda and Côte d'Ivoire (REF: PD-C1)	<b>R1: To what extent is the project addressing priority need in each of the participating countries, regions and populations?</b>
	<b>Program Design (PD) Finding 2 (PD-F2)</b> Program shows flexibility/adaptability in reaching ultra-poor in difficult to reach conditions (design and scalability)	<b>PD-C2:</b> The evaluation finds several examples of effective adaptations of methodology and approaches at the country project level (and according to targeted populations/specific country context) as well as evidence of cross-fertilization (through the ALE, staff exchanges). For example: the introduction of the VA/VAN structure in Rwanda and Burundi using the lessons learned from Côte d'Ivoire. Besides making the VSLA system more responsive to the needs of the members, this will, by project end, contribute to a higher level of VSLA sustainability in these two countries	No recommendation	<b>R2: How successful is the project in reaching the identified target populations?</b> <b>EV1: How effective is the program in identifying and addressing the needs of stakeholders in each country</b> <b>EV8a: Is the project accurately assessing gender specific barriers to financial inclusion?</b> <b>I1: Is POWER/PROFIR Africa likely to achieve its core objectives? What are the major factors impacting the achievements or non-achievement of project objectives?</b>
	<b>Program Design (PD) Theme Finding 3 (PD-F3)</b> The program appears to have struck an appropriate balance of allocating support by focusing first on group formation that support increased savings of the very poor (rung 1, 2, 3 Ethiopia, Burundi) but also supplying resources, training and support for successful savers to access increasing levels of credit consistent with the logic model (Rungs 4, 5 Rwanda, Côte d'Ivoire) (MFIs, SACCOs, commercial banks)	<b>PD-C3:</b> Good balance found with resources allocated to rungs 1-3 against those allocated to rungs 4-5. Greater intervention by the program at the structural/regulatory level is required to support overall increases in FI, particularly regulatory and legislative constraints the represent a barrier to the inclusion of the very poor at the higher rungs (4-5). The formation of financial linkages will require additional outside expert resources. The evaluation notes that VAs and POWER/PROFIR project officers have weak capacity for work associated with rungs 4 and 5 of the FI ladder.	<b>PD-R2:</b> Develop an advocacy strategy that would guide government interventions on key legislative and regulatory issues of program interest and emerging from program experience: regulations around personal and commercial banking for the very poor and legal and structural issues pertaining to WEE. Each program country has specific regulatory environment and specific barriers to African women accessing full control of wealth. (REF: PD-C3).	<b>EV3: How does the project assess the needs of mature groups for linkage?</b> <b>EV4: Is the project effectively engaging the financial services providers to link with groups?</b> <b>EV6: How is the project addressing barriers to financial service providers' linkage with groups?</b> <b>EC1: How well are resources being allocated within the project to meet the project's objectives?</b>
	<b>Program Design Theme Finding 4 (PD-F4)</b> Village Agent remuneration is inconsistent across the program and has created unintended consequences and stressors for individual Village Agent and VSLA group members	<b>PD-C4:</b> The lack of a program-level set of guiding principles articulating CARE's overarching position on the management and compensation of VAs (one that favors a minimum level of compensation) will affect the sustainability of different country projects under POWER/PROFIR differently	<b>PD-R3:</b> Draft a CARE corporate level guidance on Village Agent remuneration – as part of VSLA methodology – that umbrellas country-specific concerns and practices. The corporate level guidance must be in line with Do No Harm policy. This will encourage longer-term program sustainability but also delivery on current program goals (REF: PD-C4).	<b>EC-3: How is the project ensuring that the efficiency and productivity of village agents is optimized?</b>
VSLA as an FI Platform	<b>VSLA as an FI Platform Finding 1 (VSLA-F1)</b> Most VSLA members in Ethiopia continued to save, even those most affected by the extended drought period (ETHIOPIA ONLY)	<b>VSLA-C1:</b> Savings is an important income-smoothing tool, particularly within stressed poor HHs. Through the VSLA experience, the value the practice of saving has to their livelihood is well understood by even the very poor. It is also acknowledged that savings paired with IGA and financial literacy training is critical to this resiliency.	<b>VSLA-R1:</b> Recommend further study to quantify and measure economic resiliency indicators (income, savings and consumption) and contributing factors of VSLA membership, using both longitudinal and cross-sectional data to quantify the efficacy of the VSLA as an income smoothing tool during periods of external shock (REF: VSLA-C1/C2)	<b>EV2a: How has the VSLA methodology been adapted to serve the most vulnerable populations in different contexts?</b> <b>EV2b: Has this adaptation been effectively managed at different levels of implementation (CARE Canada, CARE Country offices, Partners and Village Agents)?</b> <b>R3: What additional support or services do group members need in each context?</b> <b>I2: Has the project put in place a robust monitoring and impact measurement system in place to measure change at the individual, household and community level?</b>
	<b>VSLA as an FI Platform Finding 2 (VSLA-F2)</b> Field data suggests that IGA and financial literacy training appear to be required complements to VSLA	<b>VSLA-C2:</b> Positive appreciation of IGA training from the members. They see the contribution to an increase in economic diversity within their HH, their communities, and districts	See above.	<b>EV1: How effective is the program in identifying and addressing the needs of stakeholders in each country</b> <b>EV2a: How has the VSLA methodology been adapted to serve</b>

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Findings	Conclusions	Recommendations	Relevant DAC Criteria/Evaluation Question (N.B. First incidence of the question is bolded)
	leading to increased economic resilience of the ultra-poor within these communities		the most vulnerable populations in different contexts? EV2b: Has this adaptation been effectively managed at different levels of implementation (CARE Canada, CARE Country offices, Partners and Village Agents)? <b>EC4: To what extent is the project able to leverage resources, expertise, and tools from other parts of CARE as well as other stakeholders, partners and program participants to maximize the program's impact?</b> R3: What <u>additional support or services</u> do group members need in each context
<b>VSLA as an FI Platform Finding 3 (VSLA – F3)</b> The program suffered from targeting challenges	<b>VSLA-C3:</b> Combining targeting with VSLA's self-selection principle can be problematic and requires further study	<b>VSLA-R2:</b> Assess impact and implications of coupling group targeting with self-selection principles, particularly for unintended consequences and ensuring adherence to a “do no harm” principle (REF: VSLA-C3)	EV2a: How has the VSLA methodology been adapted to serve the most vulnerable populations in different contexts? EV2b: Has this adaptation been effectively managed at different levels of implementation (CARE Canada, CARE Country offices, Partners and Village Agents)? R2: How successful is the project in reaching the identified target populations?
<b>VSLA as an FI Platform Finding 4 (VSLA-F4)</b> The use of adapted/revised VSLA methodology (manual) has been inconsistent across the Program	<b>VSLA-C4:</b> It is important that advances and improvements in the VSLA methodology are consistently applied to ensure maximum programming benefits are achieved. There is a “natural experiment” opportunity to assess the efficacy of the new VSLA manual in Ethiopia	<b>VSLA-R3:</b> (i) Develop process maps for updating and revising VSLA manuals to new demographics, interest groups or contexts incorporating a systematic approach to transmitting these updates throughout the CARE system. (ii) Consider the low literacy rates among women that inhibit full control over resources. (iii) For Ethiopia, isolate the key differences in the 2014 version of the VSLA manual from the 2009 version; then develop and implement a one-day training session for trained VAs and DAs to ensure its consistent use across the three regions (REF: VSLA-C4).	EV2a: How has the VSLA methodology been adapted to serve the most vulnerable populations in different contexts? EV2b: Has this adaptation been effectively managed at different levels of implementation (CARE Canada, CARE Country offices, Partners and Village Agents)? EV8a: Is the project accurately assessing gender specific barriers to financial inclusion? <b>EV8b: Is CARE effectively responding to gender specific needs and situations?</b> <b>EC4: To what extent is the project able to leverage resources, expertise, and tools from other parts of CARE as well as other stakeholders, partners and program participants to maximize the program's impact?</b>
<b>VSLA as an FI Platform Finding 5 (VSLA-F5)</b> Key informants from formal financial service providers expressed a preference for working with VSLA members	<b>VSLA-C5:</b> VSLA members' experiences are said to better prepare them for linkages than their non-VSLA counterparts	No recommendation	<b>EC5: How is the project ensuring that the tools, capacities and learning created out of this project will benefit other program countries as well as within the larger CARE system, its partners and other stakeholders to multiply program impact?</b> <b>S2: How the program is ensuring that the linkages facilitated between groups with financial service providers, government agents, village agent networks are sustainable</b>
<b>VSLA as an FI Platform Finding 6 (VSLA-F6)</b> VSLAs are being used as a delivery platform for other social and poverty reduction services to the poor	<b>VSLA-C6:</b> VSLAs offer a unique, efficient and effective delivery platform to support the very poor. A balance must be struck, however, as there is a point of diminishing returns when layering on of other support services dilutes the prime purpose (WEE, financial inclusion) of the savings group.	No recommendation	EC4: To what extent is the project able to leverage resources, expertise, and tools from other parts of CARE as well as other stakeholders, partners and program participants to maximize the program's impact? EC5: How is the project ensuring that the tools, capacities and learning created out of this project will benefit other program countries as well as within the larger CARE system, its partners and other stakeholders to multiply program impact? <b>EV7: Is the project ensuring effective engagement with the government counterparts (in Ethiopia) in program planning,</b>

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	Findings	Conclusions	Recommendations	Relevant DAC Criteria/Evaluation Question (N.B. First incidence of the question is bolded)
				<b>implementation and monitoring activities?</b> S2: How the program is ensuring that the linkages facilitated between groups with financial service providers, government agents, village agent networks are sustainable
	<b>VSLA as an FI Platform Finding 7 (VSLA-F7)</b> There were no observable differences between new and old VSLAs (ETHIOPIA ONLY)	<b>VSLA-C7:</b> The stagnation of mature VSLAs in surveyed region of Ethiopia may be an anomaly but warrants further investigation – particularly the veracity and utility of the VSLA as a long term tool for improving FI (and other benefit) of the very poor	<b>VSLA-R4:</b> Track group members of mature groups to learn more about what happens to them. CARE should also continue to test the ongoing relevance of the VSLA in the communities in which it works; testing new applications and new demographics (men’s groups, mixed groups, adolescent/youth groups) as it has in Burundi to ensure continued value added to these communities (REF: VSLA-C7).	R2 How successful is the project in reaching the identified target populations? R3: What <u>additional support or services</u> do group members need in each context? EV2b: Has this adaptation been effectively managed at different levels of implementation (CARE Canada, CARE Country offices, Partners and Village Agents)? <b>S1: How the program assesses the quality of the groups and members satisfaction they receive from the program?</b>
Gender Equality	<b>Gender Equality Finding 1 (GE-F1)</b> POWER/PROFIR is adequately addressing the first two pillars of CARE’s Gender Equality and Women’s Voices (GEWV) strategy, primarily through the VSLA model. The third pillar – challenging structures – needs more attention	<b>GE-C1:</b> While the most difficult to address, social, political and economic structural transformation requires attention under POWER/PROFIR. The Côte d’Ivoire’s Gender Committee stands as a good mechanism for promoting and advocating for structural change and deepening balanced gender relations at the household and community level. Moreover, we note that basic literacy training is not explicitly provided by the project and this may affect the independence and sustainability of the VSLA groups and inhibit women’s independent interaction with formal institutions such as FSPs.	<b>GE-R1:</b> Consider incorporating literacy programming into the final year of the project. Evidence abounds as the importance this has to poverty alleviation and WEE agency (GE-C1). <b>GE-R3:</b> Undertake a robust gender assessment at the end of program to review changes in relations and structure (as per CARE GEWV Strategy) that includes a 360 degree perspective on the changing role and responsibilities of women in their communities. This assessment should also measure reciprocal changes in the behavior of the community and FSPs. To date, most of the monitoring tools and indicators focus on the women/beneficiary experience (Outcome 4, LM) (GE-C1) <b>See also PD-R3 RE:</b> advocating for WEE structural improvements.	R1 To what extent is the project addressing priority need in each of the participating countries, regions and populations? R3: What <u>additional support or services</u> do group members need in each context? EV1: How effective is the program in identifying and addressing the needs of stakeholders in each country EV8a: Is the project accurately assessing gender specific barriers to financial inclusion? EV8b: Is CARE effectively responding to gender specific needs and situations? EC1: How well are resources being allocated within the project to meet the project’s objectives? <b>I2: Has the project put in place a robust monitoring and impact measurement system in place to measure change at the individual, household and community level?</b>
	<b>Gender Equality Finding 2 (GE-F2)</b> The VSLA model was successfully implemented for adolescent girls in Burundi, effectively increasing financial inclusion of this target group (BURUNDI ONLY)	<b>GE-C2:</b> Investing in adolescent girls (both in and out of school) could have exponential long-term, positive impact both for their early introduction to savings culture and broader GE.	<b>PD-R2:</b> Develop an advocacy strategy that would guide government interventions on key legislative and regulatory issues of program interest and emerging from program experience: regulations around personal and commercial banking for the very poor and legal and structural issues pertaining to WEE (i.e. agency, transforming structures). Each program country has specific regulatory environment and specific barriers to African women accessing full control of wealth. (REF: PD-C3). <b>GE-R4:</b> Pilot the start-up of a VSLA group of adolescent girls in one other program country (beyond Burundi, Côte d’Ivoire potentially) in final months to determine take-up in different country contexts (REF: GE-C2).	R1: To what extent is the project addressing priority need in each of the participating countries, regions and populations? R2: How successful is the project in reaching the identified target populations? EV1: How effective is the program in identifying and addressing the needs of stakeholders in each country EV8a: Is the project accurately assessing gender specific barriers to financial inclusion? EV8b: Is CARE effectively responding to gender specific needs and situations? <b>S1: How the program assesses the quality of the groups and members satisfaction they receive from the program?</b>
	<b>Gender Equality Finding 3 (GE-F3)</b> The role of men and boys appears, for the most part, a bystander role compared to the prominent emphasis on working with women and girls in the POWER program roll-out and implementation	<b>GE-C3:</b> The role of men and boys has been underestimated. There are some good examples of men and women working together to support balancing of relationships and GE/WEE overall – within POWER/PROFIR – that push the boundaries of VSLA membership. Involvement of men and boys as supporting partners is key to sustaining the impact of program interventions	<b>GE-R5:</b> To enhance men/boys’ strategic engagement: <ul style="list-style-type: none"> <li>Promote male members in existing VSLA groups as role models<sup>86</sup>;</li> <li>Pilot mixed gender adolescent groups in Burundi to determine dynamic/interactions at this age; and,</li> <li>Increase sensitization to adult and young men on the necessity and benefits of economic empowerment of women</li> </ul> <b>GE-R6:</b> Expand or scale-up in Côte d’Ivoire gender committees,	EV1: How effective is the program in identifying and addressing the needs of stakeholders in each country EV8a: Is the project accurately assessing gender specific barriers to financial inclusion? EV8b: Is CARE effectively responding to gender specific needs and situations? <b>EC 1: How well are resources being allocated within the project to meet the project’s objectives?</b>

<sup>86</sup> Also identified in Outcome Harvesting Matrix, Workshop Report, POWER Annual Learning Event, Bahir Dar, February 8-11, 2016, pp:21-22.

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	Findings	Conclusions	Recommendations	Relevant DAC Criteria/Evaluation Question (N.B. First incidence of the question is bolded)
			however, we recommend that particular attention be paid to the structure and motivation/incentives for committee formation as these relate directly to the Committee’s sustainability and functionality (GE-C3)	EC4: To what extent is the project able to leverage resources, expertise, and tools from other parts of CARE as well as other stakeholders, partners and program participants to maximize the program’s impact
Financial Linkages	<b>Financial Linkages Finding 1 (FL-F1)</b> POWER/PROFIR is strategically interacting with a wide-range of FSPs to determine the “best fit” approach in working with the very poor	<b>FL-C1/C2:</b> The largest barriers to moving up the ladder is both a supply and demand issue: from VSLA members (majority of women) not feeling as confident to seek credit arrangements; and from the FSPs who require more adaptive time and mentoring to accommodate these low-income groups and work to better understand barriers to women.  The evaluation appreciates that mobile phone technology presents an opportunity to “bridge” the under-served poor with FSPs. However, the findings illustrate that MNOs are not a panacea to greater financial inclusion. Caution should be exercised	<b>FL-R1:</b> Review in detail the U-SACCO experience in Rwanda that is leading to spontaneous linkages without POWER/PROFIR intervention. A clear understanding of this phenomena i.e. governance structure of SACCO, checks and balances in place; and the opportunities presented by a new technology platform, will inform the linkage methodology (FL-C1/C2)	EV4: Is the project effectively engaging the financial services providers to link with groups? EV6: How is the project addressing barriers to financial service providers’ linkage with groups EV8a Is the project accurately assessing gender specific barriers to financial inclusion? <b>EC2: What consideration has been given to address the issues of convenience, access and predictability of financial services received by the program participants? What has the project done to address these issues?</b> S2: How the program is ensuring that the linkages facilitated between groups with financial service providers, government agents, village agent networks are sustainable
	<b>Financial Linkages Finding 2 (FL-F2)</b> Reputational and access problems associated with FSPs providing financial services to the very poor were observed under POWER/PROFIR	Same as above	Same above.	EV4: Is the project effectively engaging the financial services providers to link with groups? EV6: How is the project addressing barriers to financial service providers’ linkage with groups EV8a Is the project accurately assessing gender specific barriers to financial inclusion? EC2: What consideration has been given to address the issues of convenience, access and predictability of financial services received by the program participants? What has the project done to address these issues? S2: How the program is ensuring that the linkages facilitated between groups with financial service providers, government agents, village agent networks are sustainable
	<b>Financial Linkages Finding 3 (FL-F3)</b> There are gaps in understanding of VAs and project staff of FSPs, their cost structures and the various motivations for them to engage (or not engage) with the very poor (VSLA members)	<b>FL-C3:</b> Understand the unique characteristics of each FSP, their different cost structure, motivation and benefits as well as their potential MNO partner in attempting to link with VSLA members will be important to the successful formation of linkages. The evaluation team recognizes the recent program effort to boost support to financial linkages; these efforts should be assessed along with the requirements for technical resources to facilitate and document the work of pilot projects	<b>FL-R2:</b> Enhance project output documentation to ensure the proper capture and documentation of tools, capacities and learnings from the project to share with CARE and externally. This refers to the apparent lack of technical documentation/case studies/reports/papers on the experience of the project – particularly around FSP linkage formation and the challenges around this. We assume, but it is not confirmed, that the linkages pilots will be fully documented – including timelines. This will be critical evidence that contributes not only to the growing body of knowledge on FI but to any advocacy efforts of the project to support legislative reform that supports greater financial inclusion. Moreover, other aspects of the project experience do not appear to be documented. Examples include FSF+ and the lessons learned from following this highly collaborative, holistic and integrated approach with multiple funders (REF: FL-C3) <b>FL-R3:</b> Using a differentiated approach according to the different characteristics and requirements of the FSP (i.e. SACCOs, MFIs, and chartered banks), build capacity of different types of FSPs to work	EC1: How well are resources being allocated within the project to meet the project’s objectives? EC4: To what extent is the project able to leverage resources, expertise, and tools from other parts of CARE as well as other stakeholders, partners and program participants to maximize the program’s impact? <b>EV5: Are the village agent networks (in Rwanda) an effective partner for CARE, and meeting the needs of agents and communities?</b> EV6: How is the project addressing barriers to financial service providers’ linkage with groups? S2: How the program is ensuring that the linkages facilitated between groups with financial service providers, government agents, village agent networks are sustainable

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	Findings	Conclusions	Recommendations	Relevant DAC Criteria/Evaluation Question (N.B. First incidence of the question is bolded)
			with VSLA groups. The purpose of this is two-fold: (i) to build in choice/competition of the types of financial services available the VSLA groups; and (ii) to develop capacity within FSPs to adapt and manage, without assistance, the delivery of financial services to the very poor. This will include prioritizing the finalization and roll-out of the “Savings Group Linkages Tool Kit”, a one-size-fits-all manual or toolkit under development by Access Africa (and first developed by the Small Enterprise Education and Promotion network) <sup>87</sup> . A training manual to support the correct use of the handbook should be prepared and rolled out through a series of trainings that will help regional project officers facilitate initial linkages by the FSP (REF: FL-C3) <b>SUS-R1:</b> See below.	
Sustainability	<b>Sustainability Finding 1 (SUS-F1)</b> Sustainability is not being adequately addressed by the project	<b>SUS-C1:</b> The evaluation considers that POWER/PROFIR has not articulated a clear vision for program sustainability. Several scenarios might be possible, but they depend on the short-, medium- and long-run priorities of the program, the organization and its funders. Over the remaining 18 months, it is imperative that a vision be developed as it will motivate and guide the identification of required actions to support it. The VA is integral to the sustainability and scaling of the VSLA model in POWER/PROFIR countries of operations. For the VSLA methodology to be fully supported, a home and funding must be found for training and services in financial literacy, IGA and gender awareness, linkages and advocacy/policy.	<b>SUS-R1:</b> Program-wide as well as project-specific sustainability strategies should be developed and implemented in all countries as soon as possible. With respect to the linkage function, there are a number of tactical options that could be pursued in remaining 18 months of the program to support sustainability of this function, including; i) establish a local, external resource (with an understanding of both the VSLA and FSP needs and characteristics) that will facilitate the linkage process; or, ii) establish a local, external resource to train FSPs on VSLAs who may then support the formation of their own linkages (REF: PD-C4/SUS-C1). <b>SUS – R2:</b> A VA/VAN structure is integral to the sustainability and propagation of the VSLA model, the strategy must examine transition options of POWER/PROFIR support into existing systems, including the use of a sustainable VA model for post-project program delivery. To the extent that commercial banks and some MFIs might compensate for the services of the VA and the VAN, understanding the right partnership with these FSPs might bring more secure financing to the operations. Furthermore, depending on the country, there might be other organizations willing to take on training because they recognize it is in their self-interest. (See also FL-R2) (REF: SUS-C1).	EC2: What consideration has been given to address the issues of convenience, access and predictability of financial services received by the program participants? What has the project done to address these issues? EV8a Is the project accurately assessing gender specific barriers to financial inclusion? EV4: Is the project effectively engaging the financial services providers to link with groups? <b>EV6: How is the project addressing barriers to financial service providers’ linkage with groups?</b> EV1 How effective is the program in identifying and addressing the needs of stakeholders in each country S2: How the program is ensuring that the linkages facilitated between groups with financial service providers, government agents, village agent networks are sustainable
	<b>Sustainability Finding 2 (SUS – F2)</b> With the exception of Ethiopia, the degree of integration/alignment of POWER/PROFIR programming into existing country structures, processes and systems is limited	<b>SUS-C2:</b> Project/program sustainability is less assured in project sites where the interlacing of program structures and government structures is minimal (i.e. Côte d’Ivoire, Rwanda and Burundi)	<b>PD-R2:</b> Develop an advocacy strategy that would guide government interventions on key legislative and regulatory issues of program interest and emerging from program experience including sustainability: regulations around personal and commercial banking for the very poor and legal and structural issues pertaining to WEE. Each program country has specific regulatory environment and specific barriers to African women accessing full control of wealth. (REF: PD-C3/SUS-C2).	EV7: Is the project ensuring effective engagement with the government counterparts (in Ethiopia) in program planning, implementation and monitoring activities? S2: How the program assesses the quality of the groups and members satisfaction they receive from the program?
	<b>Sustainability Finding 3 (SUS-F3)</b> POWER/PROFIR management leverages its country, regional and international relationships - internally with other CARE programs and externally with other FI and WEE stakeholders - converging on issues of interest and relevance to the Program.	<b>SUS-C3:</b> POWER/PROFIR is proactively engaging the FI community of practice (financial inclusion, WEE, rural development, relevant sectors, food security) in a number of ways to identify innovation, the latest thinking and sustainable solutions to the benefit of the program. It will be important that both the experiences of the project as well as the	<b>FL-R2:</b> Enhance project output documentation (separate from the MIS and regular program reporting) to ensure the proper capture and documentation of tools, capacities and learnings from the project to share with CARE and externally. This refers to the apparent lack of technical documentation/case studies/reports/papers on the experience of the project –	EC1: How well are resources being allocated within the project to meet the project’s objectives? EC4: To what extent is the project able to leverage resources, expertise, and tools from other parts of CARE as well as other stakeholders, partners and program participants to maximize the program’s impact?

<sup>87</sup> Key Informant Interview: Director, Access Africa, April 2016.

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	Findings	Conclusions	Recommendations	Relevant DAC Criteria/Evaluation Question (N.B. First incidence of the question is bolded)
		<p>experiences of other FI-related projects are properly captured and documented in order to enhance this FI community (See FL-R2)</p>	<p>particularly around FSP linkage formation and the challenges around this. We assume, but it is not confirmed, that the linkages pilots will be fully documented – including timelines. This will be critical evidence that contributes not only to the growing body of knowledge on FI but to any advocacy efforts of the project to support legislative reform that supports greater financial inclusion. Moreover, other aspects of the project experience do not appear to be documented. Examples include FSF+ and the lessons learned from following this highly collaborative, holistic and integrated approach with multiple funders (REF: FL-C3/SUS-C3).</p>	<p>EC5: How is the project ensuring that the tools, capacities and learning created out of this project will benefit other program countries as well as within the larger CARE system, its partners and other stakeholders to multiply program impact? S2: How the program assesses the quality of the groups and members satisfaction they receive from the program?</p>

## 6 FINDINGS BY DAC CRITERIA

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The following groups the findings by DAC Criteria, as per evaluation issue/category. As an aide-memoire, the questions are noted for each section. This section is meant as an analytical overview and weaving of key findings and does not provide an exhaustive list per thematic section—this can be found in Section 5.3 above.

### 6.1 Relevance

*R1 To what extent is the project addressing priority need in each of the participating countries, regions and populations?*

The evaluation found that the program design remains extremely relevant to the explicit needs of each of the host countries. The overarching program objectives support each of the four countries poverty reduction and/or macroeconomic development goals and objectives; Financial inclusion is a country policy/poverty reduction objective (stated in 4/4 country frameworks); and Women’s Empowerment/Youth Unemployment (PD F-1). Program design draws on extensive country and corporate experiences (Access Africa (AA), CARE, MCF), successfully building upon previous work and lessons learned in Rwanda<sup>88</sup>, Burundi<sup>89</sup>; and a long presence by CARE (starting in 2005) in establishing VSLAs in Côte d’Ivoire.

*R2 How successful is the project in reaching the identified target populations?*

The evaluation finds that the program was designed according to sound principles, good contextual analysis of financial inclusion in each country and past experiences of lessons learned<sup>90</sup> in this domain. The well-crafted design paired with an iterative implementation strategy will propel the project to achieve or exceed most of its expected numeric targets as summarized Table 4. (PD F-1)

The evaluation has found the program has undertaken well-targeted efforts to reach poor, vulnerable, mostly rural-dwellers in each country (Women/adolescent girls). Program shows flexibility/adaptability in reaching ultra poor in difficult to reach conditions (F- 2). For the record, the evaluation recognizes that the POWER/PROFIR target population is one of the *most difficult* to access: being acutely poor women, most live in rural areas where roads are impassable in some parts of the year and difficult to travel throughout; technology is limited; and, services are sparse beyond basic community infrastructure including schools, health centres or local government authorities or representatives. Layered on top of these challenges exist different types of crisis situations in two program environments (drought and food security in Ethiopia; political unrest, security threats in Burundi).

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<sup>88</sup> CARE Rwanda previous project and funded by MCF: (Sustainable Access to Financial Services for Investment (SAFI)<sup>88</sup>, and support to Access to Finance Rwanda (AFR). The MasterCard Foundation has also supported the World Council of Credit Unions (WOCCU).

<sup>89</sup> Burundi: CARE implemented Ishaka Project; funded by Nike Foundation (Women’s Economic Empowerment)

<sup>90</sup> Several previous project evaluations were taken into account in the design of this project: SAFI (Rwanda); Ishaka (Burundi). Access Africa experiences/learning also informed POWER project design.

## 6. FINDINGS BY DAC CRITERIA

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The evaluation finds several examples of effective adaptations of methodology and approaches at the country project level (and according to targeted populations/specific country context) as well as evidence of cross-fertilization (through the ALE, staff exchanges) which helps ensure that target populations are reached. For example: the introduction of the VA/VAN structure in Rwanda and Burundi using the lessons learned from Côte d'Ivoire. Besides making the VSLA system more responsive to the needs of the members, this will, by project end, contribute to a higher level of VSLA sustainability in these two countries. (PD-F2). The evaluation found VSLA model was successfully implemented for adolescent girls in Burundi, effectively increasing financial inclusion of this target group (GE-F2)

### *R3 What additional support or services do group members need in each context?*

VLSA members, Village Agents and some stakeholders (FSPs) in each of the four countries note that even with financial training provided through CARE, there is still a need for enhanced literacy/numeracy training for members, particularly women who have lower literacy rates than men. Another theme that emerged consistently throughout primary data collected and across data triangulated in annual/quarterly reports is the appreciation of the self-confidence attained and the increasing levels of leadership demonstrated by women within the community and family setting. Many women, particularly current board members and Village Agents identified, noted the request for additional leadership training, conflict resolution (for enhanced group management) and more entrepreneurial skills for women to advance to *Challenging Structures* changes of CARE GEVW strategy. (GE-R1).

In general, the evaluation heard from women that income generating-human capital development is preferred as support over credit access. (F-6).

In households where economic shocks occur more frequently (as witnessed in Ethiopia, drought situation), savings is an important income-smoothing tool to traverse these period. Through the VSLA experience, the value the practice of saving has to their livelihood is well understood by even the very poor. It is also acknowledged that savings paired with IGA and financial literacy training is critical to this resiliency (VSLA-C3). In areas where these shocks occur, VSLA members highlight that their diversified incomes brought about by IGA, financial literacy and savings contributed to their household capacity to weather the shock. Consequently, an overwhelming majority of members identified additional or advanced IGA and financial literacy training as a highly desired support service.

## 6.2 Effectiveness

### *EV 1 How effective is the program in identifying and addressing the needs of stakeholders in each country?*

The evaluation team considers that POWER has well identified the needs of the stakeholders, in particular the VSLA members. For instance, GE-F2 discusses that The VSLA model was successfully implemented for adolescent girls in Burundi, effectively increasing financial inclusion of this target group. Furthermore, POWER works there in collaboration with Abatagamuco to promote gender awareness activities, as it felt that Abatagamuco was better placed (key informant interview). In Côte d'Ivoire, POWER officers, recognizing the need to help linked VSLA members, decided to work closely

## **6. FINDINGS BY DAC CRITERIA**

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with local authorities to obtain some legal recognition of the groups in order to facilitate the linkages with formal FSPs. In terms of initiating collaboration with FSPs and MNOs in Côte d'Ivoire, officers initially did not realize that FSPs and MNOs had different motivations and constraints in serving the ultra poor, but POWER's recent hiring of staff has demonstrated that they are responding to the challenge. Finally, the discussion in EC-4 and section 4.1 of the report discusses POWER's relation with the other partners of the program.

*EV 2a How has the VSLA methodology been adapted to serve the most vulnerable populations in different contexts?*

The methodology was revised and adapted so that it was more geared to women in Ethiopia (VSLA-F2) – just as delivery of training was adjusted and accelerated to adolescent girls in Burundi. For example, the training manuals in Burundi were synthesized, as they were, in their original format, too information-heavy for the girls' requirements (VSLA-F4). In Ethiopia, the evaluation team found that the distribution/application of the revised version was not consistent (see below). There was no adaptation to drought-affected areas, per se but members were permitted, via group decision, to reduce their share price during intense periods of stress. In most cases, the share price was reduced by one half.

*EV 2b Has this adaptation been effectively managed at different levels of implementation (CARE Canada, CARE Country offices, Partners and Village Agents)?*

The team found that adaptations were not handled well in Ethiopia – with an older version of the VSLA manual being used in one location and a revised, gender-focused version used in another. There was no real explanation for this – other than costs associated with introducing the gender-focused version to VAs/Empowerment Facilitators that had already been trained. In Burundi, CARE implementing partner (GLID) proved to be agile in adapting to the conditions presented with working with out-of-school and in-school youth; they adapted their own work schedules to deliver trainings during school holiday period and to ensure any meeting/training took place after school hours. (PD-F2) The team worked extensively to ensure school directors, parents and other relevant community leaders were engaged in the process in order to ensure their support which is an additional level of effort compared to other country programs' implementation plans.

*EV3 How does the project assess the needs of mature groups for linkage?*

The evaluation team finds that the project assesses the needs of groups for linkage using the MIS data with a methodology defined by experts from AA. However, given that 1) the M&E POWER officer suggested that the ex ante scores on groups and members do not appear to help predict how well the linkages will be for the VSLA members and 2) the recent spontaneous linkages with SACCOs in Rwanda, it would appear that this assessment will need to be improved, following a careful analysis of the experience of the various pilot projects with the different types of FSPs and of spontaneous linkages in Rwanda.

## **6. FINDINGS BY DAC CRITERIA**

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### *EV 4 Is the project effectively engaging the financial services providers to link with groups?*

The evaluation team finds that POWER/PROFIR is strategically interacting with a wide-range of FSPs to determine the “best fit” approach in working with the very poor (FL- F1). It is aware of the reputational and access problems associated with FSPs providing financial services to the very poor (FL-F2). It has developed a methodology to facilitate linkages by providing special training to chosen VSLA groups (see EV3) so that they can be linked with some FSPs. It is working with some FSPs, having developed MOUs for some pilot projects, while at the same time realizing that several VSLA groups in Rwanda spontaneously linked with SACCOS without the explicit help and support of POWER/PROFIR. This suggests that the engagement with FSPs is likely more complicated than initially expected and that more needs to be done, besides hiring additional linkage experts (FL-C3, FL-R2, FL-R3 and the appendix on linkages).

### *EV 5 Are the village agent networks (in Rwanda) an effective partner for CARE, and meeting the needs of agents and communities*

The Village Agent Network is an evolving structure and appears to have some key elements to ensure ongoing support to both Village Agents and the communities they serve including the drafting of bylaws to support governing the new structure and appropriate roles and responsibilities. Much of the VAN structure is derived from the work experience of similar existing structures in Cote d’Ivoire (Coordinations). (PD-F2) The greatest challenge will remain financial sustainability to ensure that the network can remain viable after the program winds down. (SUS-F1) The greatest concern expressed by Village Agent Network representatives was that the non-remunerated workload interfered with their own abilities to earn income. (PD-F4) In addition, they expressed concern over the lack of required “supports” to get their job effectively done including: transportation costs for VSLA monitoring, data collection and VA oversight visits (PD-F4); and, specific training to support them in facilitating linkages and in group management (FL-F3). Some VAN representatives suggested some creative thinking was required about their basic life requirements when on work duty for example the provision of drinking water to their families on the days of their absence for site visits, coverage of food costs for families as VAN representatives cannot prepare meals for children on those days and the requirement for rain boots for site visits during rainy season.

The program – in essence—supported the development of this nascent network (PD-F2) in response to a critical program oversight in delivery of objectives. Overall, Rwanda Village Agents have demonstrated commitment to the communities they serve; there had been concerns about a larger-than-necessary work load and now this has been reduced to ensure that VAs do not absorb more than they can handle as part of current volunteer status. This is part of a larger issue for CARE to grapple on remuneration of this important intermediary function which supports overall VSLA training, program data collection and overall program sustainability. (PD-C4, SUS-F1))

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### *EV 6 How is the project addressing barriers to financial service providers' linkage with groups?*

As mentioned above, the evaluation team discusses more extensively the issue of financial linkages in FL-F1, FL-F2 and FL-F3 among others. We highlight here that part of the barriers appear to be the lack of training of members in terms of financial literacy and IGA, as well as the small account balances (or relatively high transaction costs) for linkages with more formal FSPs. However, as the experience with the spontaneous linkages with SACCOs in Rwanda demonstrates, it could be that these training issues are not as important as initially thought, at least for the SACCOs. Certainly, more information collection and analysis are required. The project brought in support from the exterior under the form of FSP expert consultants and hiring linkage experts to support the need to create and facilitate linkages (PD-C3, FL-F3 and FL-C3) and the recent experience with pilot projects and spontaneous linkages should be used extensively to draw lessons. The evaluation team also suggests more discussions with FSPs and MNOs on the issue of mobile transaction costs and the ability to provide services to VSLA members, be they in terms of savings or credit services (see the appendix on linkages) according to each different FSP type.

### *EV 7 Is the project ensuring effective engagement with the government counterparts (in Ethiopia) in program planning, implementation and monitoring activities?*

A key to the POWER's success in Ethiopia is due to its full integration and collaboration with the government-funded PSNP program. A key outcome has been the integration of VSLA methodology into the PSNP approach. Moreover, POWER is full aligned with and supports poverty reduction goals of the Ethiopian government (as it does in Burundi, Rwanda and Cote D'Ivoire). Furthermore, POWER relies on the national PSNP targeting systems to identify beneficiaries, but, at the request of the Ethiopian government have also been able to fill a very important gap in the PSNP program by targeting the very poor that are not technical "eligible" for PSNP support despite the fact that they meet the criteria.

### *EV8a Is the project accurately assessing gender specific barriers to financial inclusion?*

### *EV8B Is CARE effectively responding to gender specific needs and situations?*

As the evaluation team discussed (FL-F1), POWER/PROFIR is strategically interacting with a wide-range of FSPs to determine the "best fit" approach in working with the very poor and has in particular targeted women and even modified its approach to take into consideration adolescent women/girls in Burundi (PD-F2). The VSLA model was successfully implemented for adolescent girls in Burundi, effectively increasing financial inclusion of this target group (GE-F2). POWER/PROFIR has recently announced a MOU with KCB to link some of these groups. (POWER Report, Y3Q1). In this case, the role of men and boys appears, for the most part, a bystander role compared to the prominent emphasis on working with women and girls in the POWER program roll-out and implementation (GE-F3).

The evaluation team considers that POWER/PROFIR is adequately addressing the first two pillars of CARE's Gender Equality and Women's Voices (GEVV) strategy, primarily through the VSLA model. The third pillar – challenging structures – needs more attention (GE-F1 and see also EC-1 below). Indeed,

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there are also gender specific issues going beyond the link between members and FSPs. For instance, the evaluation team was made aware of inheritance and marriage laws favoring men at the expense of women in Burundi. There is a need to “advocacy”, for lobbying the government to develop more gender awareness and modify policies that will favor the financial inclusion of women. An official from the Burundi central bank explained that the government recently adopted a policy statement on financial inclusion. The government will now be looking at proposals to operationalize on the ground this policy statement and will be welcoming organizations such as CARE to present and discuss what they do on the ground as well as their suggestions to reach the neglected segments of the population including poor women in particular. POWER/PROFIR might then have an opportunity to address the gender needs at a higher level.

### 6.3 Efficiency

*EC 1 How well are resources being allocated within the project to meet the project’s objectives?*

First, as discussed in the program design section, the evaluation team finds that the project appears to have struck an appropriate balance of allocating support by focusing first on group formation that support increased savings of the very poor (rungs 1, 2, 3 Ethiopia, Burundi) but also supplying resources, training and support for successful savers to access increasing levels of credit consistent with the logic model (Rungs 4, 5 Rwanda, Côte d’Ivoire) (MFIs, SACCOs, commercial banks) (PD- F3). In addition, the project is using the experience and expertise of POWER/AFRICA in one country (Côte d’Ivoire) to help implement and improve the VA and VAN settings in other countries. The monitoring structure of a regional office with the four country offices, along with the annual learning events (ALEs) help foster this allocation of human capital resources (PD-F2). Finally, where it did not have the expertise, the project brought in support from the exterior under the form of FSP expert consultants and hiring linkage experts to support the need to create and facilitate linkages. (PD- C3, FL-F3 and FI-C3).

However, to the extent that the objectives encompass gender equality, the evaluation team finds that POWER/PROFIR is adequately addressing the first two pillars of CARE’s Gender Equality and Women’s Voices (GEWV) strategy, primarily through the VSLA model but that the third pillar – challenging structures – needs more attention (GE- F1). Indeed, while the prominent emphasis on working with women and girls in the POWER/PROFIR project roll-out and implementation is appreciated, it remains nonetheless that the role of men and boys appears to have a bystander role. Gender committees in Côte d’Ivoire might benefit from greater financial support and some version of these committees could be promoted in other countries and in Burundi, the role of boys might be further analyzed. (GE-F3, GE-C3 and GE-R5)

*EC 2 What consideration has been given to address the issues of convenience, access and predictability of financial services received by the program participants? What has the project done to address these issues?*

*EC 3 How is the project ensuring that the efficiency and productivity of village agents is optimized?*

The evaluation team finds that the project has worked (and is working) extensively to implement VA and the VAN system to improve the delivery of services, the collection of data and the services monitoring

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(PD -F4). Providing incentives for providing services as well as measuring and evaluating them properly and periodically (see the section below) in countries such as Rwanda and Burundi will lay a structure which project officers will be able to monitor the actions of VAs and their implications for the VSLA members in terms of the quality and quantity of the services they receive. The evaluation team was able to appreciate the coordination system in Côte d'Ivoire with its promoteurs de groupe, working along the POWER officers, to respond to the needs of the VSLA members. The information in the MIS data base is used as a check and balance to monitor how well the groups and their VAs are doing and there are also qualitative checks performed by POWER officers during field visits.

The evaluation team also witnessed negotiations between POWER officials and FSPs and MNOs over the potential terms of the services offered to VSLA linked members in order to favor the VSLA members' participation in the linkages. Finally, given the various difficulties in completing MOUs with FSPs (FL-F3, FL-C3), POWER has reacted in hiring linkage experts to assist the linkage, which will undoubtedly help on issues of convenience, access and predictability of services offered to VSLA members.

*EC 4 To what extent is the project able to leverage resources, expertise, and tools from other parts of CARE as well as other stakeholders, partners and program participants to maximize the program's impact?*

The evaluation team in Côte d'Ivoire appreciated that the VSLA expertise acquired from CARE's previous projects in that country has benefited the POWER program. First, the structure that was already there was used to assist and support the VAN (the coordination) and its agents. POWER also used some CARE expertise from other projects to improve its IGA training for VSLA members. This has been particularly helpful as field data suggests that IGA and financial literacy training appear to be required complements to VSLA (VSLA-F2). POWER also draws on the experiences and the expertise of Access Africa (AA) to improve its services to VSLA members, notably in creating training material for the various officers in the different countries, not only for linkage purposes (FL-F3), but also for VSLA operations (VSLA-F2, VSLA-F4).

POWER also works hard to coordinate with its partners in Ethiopia. POWER Africa in Ethiopia is one component of a fully integrated program, Food Sufficiency for Farmers that relies on funding /engagement from three different donors as well as the Government of Ethiopia (MCF, Global Affairs Canada, Government of Ethiopia and Austrian Aid). The evaluation report in section 4.1 spells out in greater and appreciative details how well the POWER program is managing these stakeholders

*EC 5 How is the project ensuring that the tools, capacities and learning created out of this project will benefit other program countries as well as within the larger CARE system, its partners and other stakeholders to multiply program impact?*

As discussed in the VSLA and program design sections (PD-C2, VSLA C-6), POWER drew on the Côte d'Ivoire experience to draw lessons for other countries and helped transferred its own VSLA expertise. Furthermore, the evaluation team witnessed some explicit collaboration between the POWER projects with other CARE projects (Mondelez, Cargill, H&M) that want to use the VSLA expertise. In fact, for

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some training activities, the collaboration comes, not from the POWER staff, but rather from the VAN (coordination) officers who then train other CARE workers.

However, this collaboration should not only informally be done through individuals training others. It should also be more formally done through the creation of pedagogical material such as redacted handbooks, videos, etc. that would be adapted to the situations of the various countries (VLSA-C4). This would help ensure that the transfer of information and expertise does not solely depend on some crucial individuals (SUS-F3), and that VSLAs may then be used as a delivery platform for other social and poverty reduction services to the poor (VSLA-F6)

### 6.4 Impact

*11 Is POWER/PROFIR Africa likely to achieve its core objectives? What are the major factors impacting the achievements or non-achievement of project objectives?*

As was discussed more specifically in the Program Design section (PD-F1), the program will likely meet its results targets in terms of groups being formed and trained. The major factors promoting these achievements have been linked to the program design's embedded flexibility in reaching the ultra-poor (PD-F2) and a willingness to adapt the approach to specific country characteristics, while learning from experiences elsewhere (PD-C2), as the VAN experience in Côte d'Ivoire has been used as a model for other countries (Rwanda and Burundi). These countries will use these lessons to improve the VA and VAN system (PD-F4), which will help deliver better services to VSLA members as well as improving monitoring and evaluation systems (see below), as there will be more incentives to capture and analyze information flows.

However, as discussed in the financial linkages section, the numerical target of formal financial linkages for Côte d'Ivoire may not be reached by the end of the program. The major factor behind appears to be the role of external stakeholders such as FSPs and MNOs. Their willingness and readiness to work with the ultra poor appears to have been misjudged, as difficulties in IT, FSP and MNO staff and clarity of objectives regarding their expectations vis-à-vis offering services to the ultra poor slowed down the implementation of MOUs for the pilot projects. These points are discussed further in FL-C1/C2 and C3. Working with external stakeholders who may not share the same objectives is often a challenge and we note that CARE is adapting to this situation. We note that POWER has responded well to these issues by hiring financial linkages specialists (FI-F3 and FL-C3) after our field visits to improve the quality of these linkages. We also note that POWER/PROFIR financial linkages specialists will help analyze on the nature and quality of the spontaneously linkages currently occurring in Rwanda.

*12 Has the project put into place a robust monitoring and impact measurement system to measure the changes taking place at the individual, household and group level?*

There is in theory a sophisticated framework that was put in place at the inception of the POWER/PROFIR project in each country. For instance, in Côte d'Ivoire, VSLA group and individual information is entered in the MIS and SAVIX data banks for the monitoring and evaluation of activities. In addition, more data have been collected with the rolling baseline study, collecting information on a

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set of households and individuals before the start of the project and then follow them up, using a treatment vs control format. There is also a qualitative survey of rolling profiles on individuals that one can follow through time. Some of these data have been produced and used by the project. For instance, one can read the progression of the project through the various rolling profiles over the quarters. One can also consult the “POWER AFRICA Côte d’Ivoire Rolling Baseline Report 2016, which uses the baseline data from 2014, comparing the treated (i.e. those in VSLA groups) with the control individuals. The follow-up data collection was done around the same period as our field visit in Côte d’Ivoire and the data are not available, so it is not possible yet to consult the before and after progression of both the treated and control individuals and assess whether the sample was properly collected and the reliability of the analysis (something that should be part of the final evaluation of this project), but certainly, there is in place a sophisticated M&E framework in the traditional sense as well as an possible impact evaluation framework (treatment vs control) that should yield interesting lessons.

Besides the data framework, the project design offers a double layer of monitoring: there is an M&E office at the country level who is assisted by the M&E officer(s) at the regional level. This two-level filter provides training and verification at the country level, with the regional team validating what is happening at the VSLA level in each country. This structure is more complex than usual, but it allows for better checks and balances and possible learning and fertilization across countries.

As with any M&E system, the usefulness of the data will depend on 1) whether it was correctly conceived, 2) whether the system is continuously populated with correct and timely information, and 3) whether the analysis can be done by the analysts and be given a meaningful interpretation. The evaluation team did not have enough evidence to be able to give a full judgment. It would appear that some improvements might be needed. For instance, as discussed in the program design section (PD-C4), there must be proper incentives for data collection (entering and analyzing) for the VA and VAN officers, and as Burundi and Rwanda are reconsidering their structures, the data issues should be addressed with the support of the regional office. Secondly, even when the data are theoretically available in the MIS data, the evaluation team could not find them: we asked the Ethiopia project to be able to get a panel of groups (i.e. data on groups through time periods), but we were told that it was not possible (VSLA-C1). Thirdly, to the extent that POWER/PROFIR is interested in promoting gender equality, it could be that data collection should also occur at the community level, including both gender perspectives. (GE-C2) Finally, it remains to be seen if the rolling profile data sets are representative of the poor population that is whether the sample was drawn randomly from the correct population, in countries such as Rwanda. Thus, there is in place a sophisticated measurement system. Whether it will be able to provide and document properly the changes taking place at the individual, household and group level for the four countries can only be assessed properly over the final two years of the project.

### 6.5 Sustainability

*S1 How the program assesses the quality of the groups and members satisfaction they receive from the program?*

The previous section discusses the formal M&E system that was put in place by the project that uses both quantitative and qualitative information to monitor progress of the project. Its questionnaires

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have explicit items considering satisfaction and possible suggestions from the groups and members. Furthermore, our field evaluations revealed a willingness from country officers to survey informally the members and the VA agents on their needs and suggestions to improve the program. For instance, Côte d'Ivoire gender committees were set up to facilitate gender awareness issues, as this need was raised by members. In addition, during the ALE, we witnessed instructions from the regional officers to the country officers to explicitly seek the opinions of VSLA members in the field and ask specific questions. There is both a formal way of assessment as well as willingness at the country level and at the regional level to gauge satisfaction and then adapt the project, if needed, as we have discussed in (PD-F2). Some improvement might be needed in terms of tracking (VSLA-C7) and perhaps the community's satisfaction could be better assessed (GE-C2).

*S2- How the program is ensuring that the linkages facilitated between groups with financial service providers, government agents, village agent networks are sustainable?*

One first step towards sustainability is to pick the right partners. To this end, POWER/PROFIR first elaborated its linkage preparation by seeking outside expertise. It called on external consultants to go in the different countries to do a survey of the FSPs and MNOs and provide advice on which ones would be more amenable to do a formal linkage pilot with VSLA members. Based on the report's suggestions, POWER/PROFIR staff then approached the recommended FSPs and MNOs to consider signing a MOU with the goal of entering into a linkage pilot agreement (FL-F1). Another step is making sure to understand the different motivations and goals of the various partners (MNOs and FSPs) in linking with ultra-poor clients such as VSLA members help them understand the characteristics of the VSLA members and work with VSLA members to prepare them to develop formal relationships with FSPs and MNOs. While key informants with some types of FSPs expressed a preference for working with VSLA members (VSLA-F5) because of the financial literacy training they receive, this may not be enough to ensure a long-term relationship. As we discuss in the linkages section FL-F2, FL-F3, FI-C1/C2 and FL-C3, this has shown to be perhaps more complex than initially expected: difficulties in establishing MOUs in Côte d'Ivoire for various reasons, while dealing with spontaneous linkages with SACCOs in Rwanda. POWER/PROFIR has had to adapt and adjust its operations and pilot projects, hiring more linkage experts to support and advise POWER/PROFIR and VAN officers.

Given that these linkage projects (whether with MOU or spontaneous) have just started, it is still too early to assess if these linkages are sustainable. However, the evaluation team commends POWER/PROFIR for adapting well to the challenges encountered with linkages and their willingness to learn from the various linkage projects (FL-C3)

Finally, while the S-1 and S-2 questions are important regarding sustainability, they are however quite specific and only partly address the issue of institutionalizing the project-financed mechanisms so that the benefits to the VSLA members (current and future) would continue to flow following the financial end of the project. The evaluation team felt that S-1 and S-2 alone did not sufficiently address the implications of transitioning the activities and assistance currently provided through POWER/PROFIR to local systems and funding resources and we offer a broader discussion of these issues in the section on sustainability (SUS-F1, SUS-C1, SUS-F2, SUS-C2, SUS-F3, SUS-C3).

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## ANNEX A: FINDINGS SUPPLEMENT - LINKAGES

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This brief presents the following:

- why rural financial markets are different from other markets; and
- the trajectories of FI ladder progression according to the characteristics of the link between the particular FSP and VSLA members.

### **Rural Financial Markets**

CGAP (The Consultative Group to Assist the Poor) defines rural financial markets as the provision of financial services for rural farming and non-farming populations at all income levels, where finance means financial services of all sorts; savings, insurance, transfers as well as loans. FSPs operate in these markets by charging transaction costs for the services they provide, be they savings account, insurance services or loans. Because we are interested in the FSPs' perspectives in linking with the ultra poor, this brief focuses on the activity that most FSPs use to finance their activities, lending. The other way to recover costs through transaction charges is also interesting, particularly when one deals with the ultra poor. However, since it is not the main financing activity, our brief will limit itself to lending and how this might affect linkages with VSLA groups and members.

Lending deals with someone or an organization transferring money today for a promise of being repaid in a future in an uncertain world. The rural financial markets have to adapt to an environment where there is little information about who is a good credit risk, who will use the loan well, and who might then be willing to repay that loan when it comes due.

Lending is a costly business on many fronts<sup>91</sup>: First, it is costly to screen the potential loan applicants and determine their relative riskiness. Second, it is costly to monitor the borrowers. Once money has been lent, the lender should ensure that the money will be used to improve the borrower's capacity to repay the loan rather than being used for other purposes. Finally, it is costly to enforce repayment of the loan. If the borrower successfully managed the loan to raise her income, the lender will want to enforce that the borrower should feel obligation to repay the loan instead of defaulting.

How can one reduce these costs? If the world could magically remove all uncertainty, the lender would find the right borrower at the appropriate price, but this is not possible. In real life, the way to reduce the influence of these problems is for the lender and the borrower to agree on a loan guarantee, collateral, that the lender would be able to keep if for some reason, the borrower were incapable of repaying the loan. To the extent that the collateral can be used by the lender and covers the value of the loan, the lender is less concerned about the type of project and or the actions of the borrower, so the lender will be willing to extend the loan to the borrower. The existence of a collateral that can be used by the lender explains for instance, why one sees formal credit institutions in places where one has formal land titles that the lender can use as guarantee.

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<sup>91</sup> See Besley (1994) for a review of the features of rural financial markets

Usable collateral reduces greatly the cost of doing business for a lender. The Grameen bank has enabled relationships across borrowers to create a form of social collateral: because the group and each individual is redeemable for each individual loan, this system passes the enforcement, monitoring and screening costs from the lender to the borrowers. Therefore the microfinance institution is willing to lend to each individual of the group, even though that individual may not have a physical collateral as guarantee, because the institution is confident that internal pressures within the group will motivate the individual to carry out the right actions and repay the loan. In essence, the social collateral structure transfers the costs from the lender to the borrower to facilitate lending to individuals who would otherwise not have access to micro-lending or have to resort to more costly lending such as moneylenders etc.

Thus, one major way to reduce the costs due to asymmetries of information is to ensure that the lender can have a loan guarantee, whether it is physical, social, or even co-signers on the loan willing to vouch for the borrower in case of default. Moreover, even when some collateral is accepted, experience from MFIs with the ultra-poor has shown a need to accompany individuals once the credit has been provided. BRAC for instance provides support to their clients for their income generating activities and GRAMEEN provides members with training in health, education, etc. So, to make sure that those who demand loans will actually be supplied with loans, one must understand the credit supply. For the FSPs to provide loans, one must understand their cost structure.

### **1. Moving along the financial ladder up to Rungs 4 and 5**

By teaching financial literacy and formalizing behaviours, VSLAs promote savings and loans for individual group members. The group and its individuals do not, however, have access to an outside source of funding to allow them to grow their activities. While it may be possible to transform VSLAs into a savings and loans cooperative that would accompany its members up the financial inclusion ladder, the time and resources needed to create such an organization suggest to look at other possibilities for those VSLA members who might be capable and willing to increase and formalize their access to savings and credit.

This then changes the nature of the VSLA: from a basically autonomous, self-regulated structure, the VSLA member will then operate in a group that will depend on a relationship with another organization: the financial service provider and its mobile network partner. As with any other relationship, the VSLA member may gain some advantages (savings and credit) but there may be some disadvantages (increased liability for some members, dealing with an organization with different rules, etc.). In addition, the link will be different according to the type of FSPs and the type of regulations and rules these FSPs operate under. Thus, a VSLA member evolves/operates from an almost autonomous unit to one which will interact and operate along the rules its linkage partner works with.

Linking VSLA groups and members with different types of FSPs might then yield different ways to climb the financial ladder and it is important to understand the particularities of the linkages. To see this, let's consider some of the possibilities that a VLSA member may use in order to move up the financial ladder at rung four (savings with a FSP) and five (obtaining credit from a FSP).

Trajectory 1

The individual member is in a VLSA group that graduates to a linkage with a FSP without a MNO and the FSP is merely used as a receptacle for the VLSA members' savings and operations. The group uses the FSP to deposit the group's savings every week: Every week each member contributes her savings to the group and the group then decides to make loans to individual VLSA members. The source of the funds comes from each individual member's contribution and the interest charged by the members who decide to take loans from the group. It is like the situation in a normal VLSA with a savings box, except that the funds are secured within the FSP and the FSP acquires information about the savings history of each member: the FSP acquires reliable information on the VLSA member and sees funds in her account held at the FSP physical location.

Trajectory 2

The individual member is in a VLSA group that graduates to a linkage with a FSP with a MNO. With the cellular technology, the group acquires a group FSP account and each member gets an individual FSP account. That account with the mobile phone is a virtual box, so every week each member contributes her savings to the group and the group then decides to make loans to individual VLSA members. The exchange of funds is done through cellular technology (with a transaction cost that, for the sake of the argument, is assumed to be very small) and the fact that the individual transactions are tracked by the FSP who can then have some idea of the savings history of the member: the FSP acquires reliable information on the VLSA member and sees funds in her account. If the individual member grows a savings account high enough, she may then use it as a guarantee if she wants to apply for an individual bank loan from the FSP. So, this way, albeit very slowly, the member goes from savings informally with a VLSA, through savings more formally with the FSP, building on her own a collateral, and eventually, may also apply for a loan from a formal provider. This path is for a patient member. The loan is made to the individual, not the group, and the FSP makes the loan to an individual member using an individual guarantee: the amount of savings deposited in the FSP is by the member.

Trajectory 3

This is identical to the scenario described in Trajectory 2, but in this case, the group decides that it wants a group loan from the FSP. The FSP needs to consider whether to give the group the loan. The question is whether the group can have guarantees. One possible collateral is the amount of money that is held in the group account of the FSP. But this supposes that the group account can be agreed upon by the group as collateral. Some FSPs may require that the group is a legal entity and that each individual is committed to the loan and would accept that her share of the group deposits would be taken away by the FSP, should the loan default. If there is no legal recognition of the group, other FSPs may still lend the fund, but these would be some FSP well versed in dealing with social capital structure (i.e. staff trained and numerous enough to deal with social lending methodology). The loans would go to the group who would then use it for group activities. In terms of credit history, the loan information would then stay at the level of the group and not percolate down to the VLSA member.

Trajectory 4

In this case, the loan is extended to the VLSA group, but instead of going to a group income generating activity project, the group decides to allocate the loan so that individual members can have access to

more funds. If the FSP has some guarantee that all members will agree to cover for individual defaults (i.e. feeling confident that the group will enforce repayment or that one has an agreement that group funds can be used to cover defaults) credit will be extended to the group, which will then be allocated to individuals members.

In trajectories three and four, the FSP considers the group as the financial unit that will be receiving the loan, whereas trajectory two rests solely on the individual member as the saving and borrowing unit. Trajectories three and four may be the most common form applied in the POWER pilot projects in Côte d'Ivoire, in Rwanda and in Ethiopia, whereas trajectory one might be adopted by those VSLA members in Rwanda who are linked with SACCOs but are satisfied with housing their funds in the institution without needing a loan.

Note the role of the MNOs: it does not solve instantaneously and entirely the screening, monitoring and enforcement problems that lending to an individual or a group entails. The FSP has to solve these problems with their own information acquisition technology: their staff, their acceptance of collateral, be it physical or social. The MNO does not solve the problem of lending money if the FSP is unable to obtain individual or group guarantee, collateral, or legal recognitions.

Yet, doing transactions through mobile phones reduces costs for a VSLA member and a FSP, creating a savings history that will then facilitate the FSP's decision to extend a loan to a VSLA member (or a group), if the VSLA member is patient enough and if the transaction costs for VSLA members are low enough, given the balances they wish to carry in their savings accounts. Indeed, MNOs are interested in serving the low-income market provided that they will make money, unless they have a strong corporate social responsibility mandate. MNOs make money when VSLA members transact with their cell phones accounts. If the transaction cost is too high relative to their balances, that is, if the cost is too high and/or the members' average savings balance is too low, members will not use their account, the MNO and the FSP will not find it worthwhile to serve the low-income segment of the credit markets.

Mobile banking in many regions of Africa has made inroads<sup>92</sup> but there are still some problems in reaching the very poor. For instance, even M-Pesa transaction costs are still relatively high. Tom Jackson describes that M-Pesa's company, Safaricom, uses an agent model to expand their activities:

*“Let's say, for a dedicated agent, who earns 100% of his income from transactions, the fixed monthly cost is between \$150 and \$250. Taking a percentage of each transaction, that agent would have to process over \$20,000 in transactions just to break even. Doing that on single dollar transactions, he would be required to process two transactions a minute, eight hours a day, seven days a week. This is, of course, highly unlikely. Average transaction values remain high, and sub-\$2 transactions remain uneconomical. The bottom of the pyramid remains on the other side of the wall.”<sup>93</sup>*

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<sup>92</sup> See Ndung'u, Morales and Ndirangu (2016).

<sup>93</sup> See Jackson (2016). <http://qz.com/639787/m-pesa-shows-why-mobile-money-has-failed-to-realize-its-true-potential-in-africa/>

If a leader in mobile banking technology such as M-Pesa cannot achieve low transaction costs, one should perhaps not expect that MNOs in Côte d'Ivoire, Rwanda and Burundi can alone achieve cost reductions to allow their FSP partners to serve the savings and credit needs of the ultra-poor. This situation is currently happening for the pilot project of Ecobank and Orange, as even the subsidized transaction rate of 700 Central African Francs (CFA) appears to be too high for an average balance of 2300 CFA<sup>94</sup>. This is obviously an issue when dealing with very poor people and Ecobank and Orange are still considering whether to undertake the pilot project in Côte d'Ivoire.

Whereas transaction costs are an important factor, one should also consider that mobile phones alone cannot be expected to solve the screening, monitoring and enforcement problems involved in credit markets for the very poor. In bringing the ultra-poor up the rungs of the financial inclusion ladder, there is the challenge of transitioning VSLA members to an environment where regulations and practices regarding group and individual collateral are not clear and where information about potential borrowers is still scarce. The question becomes how FSPs will be able to solve these issues. The answer is that it depends on the FSP, its mandate, its level of involvement in the community, the type and number of employees it has, the type of collateral they require, whether they agree to use a social collateral structure, the legal requirements and the various financial partners they may have.

In the short-run, because FSPs think not only in terms of savings but also in terms of lending, POWER/PROFIR's pursuit of linkages between FSPs and VSLA groups will then depend on the different characteristics of the FSPs and the groups it is attempting to match. It will also depend on POWER/PROFIR's willingness to accommodate the various requests of these FSPs and members, should they arise during the pilot projects. In the medium-run, however, these parameters might change, as technology and policy might change the information environment affecting rural financial markets. Indeed, if the costs of finding information about depositors and borrowers were to suddenly drop across all market participants due to, say, the creation of a credit agency that would make available credit scores on the ultra poor, then FSPs might not need the same level of guidance in order to serve the ultra-poor with financial services. There are some developments in the field hinting at that possibility, but this is unlikely to happen over the next few years<sup>95</sup>. Yet, in thinking of involvement in the future it is certainly worth to consider the issues covered by Carney (2016).

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<sup>94</sup> From the interview with Ecobank and Orange officials at the Abidjan's Ecobank headquarters.

<sup>95</sup> See the article in <https://www.devex.com/news/how-alternative-credit-scoring-is-transforming-lending-in-the-developing-world-88487#.V9MDtDn9rgl.mailto>

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## ANNEX B: MTE TERMS OF REFERENCE

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### EVALUATION TERMS OF REFERENCE

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#### I. PROJECT TO BE EVALUATED

<b>Project Name</b>	Promoting Economic Opportunities for Women Empowerment in Rural Africa (POWER Africa)
<b>Project Location</b>	Burundi, Côte d'Ivoire, Ethiopia and Rwanda
<b>Project Budget</b>	US \$13.1 million
<b>Project Start and End Dates</b>	November 2013 – December 2017
<b>Project Goal</b>	To increase the financial inclusion of 480,000 direct beneficiaries and their HHs through forming savings groups, financial education, and linking mature groups to formal financial institutions.
<b>Implementing Agency and Partners</b>	CARE Canada
<b>Evaluation Type</b>	Mid-term Evaluation
<b>Evaluation Budget</b>	Approximately US \$100,000
<b>Evaluation Timeframe</b>	November 2015 – March 2016

#### II. ORGANIZATIONAL BACKGROUND

**The MasterCard Foundation** works with visionary organizations to provide greater access to education, skills training and financial services for people living in poverty, primarily in Sub-Saharan Africa. As one of the largest, independent foundations, its work is guided by its mission to advance learning and promote financial inclusion in order to alleviate poverty. Based in Toronto, Canada, its independence was established by MasterCard when the Foundation was created in 2006. For more information, please visit [www.mastercardfdn.org](http://www.mastercardfdn.org) or follow us on Twitter [@MCFoundation](https://twitter.com/MCFoundation).

Founded in 1945, CARE is one of the largest international NGOs, working in 84 countries on humanitarian relief, emergency response, health and nutrition, livelihood development, and access to financial services. CARE's mission is to serve individuals and families in the poorest

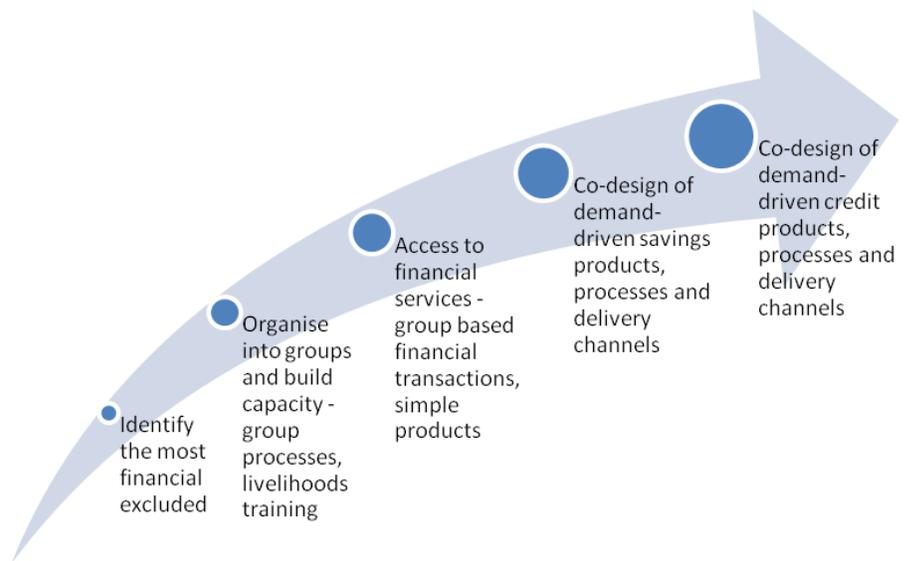
communities in the world. CARE is the largest facilitator of informal savings groups, reaching 3.5 million clients in 26 countries in Sub-Saharan Africa.

CARE has designed an innovative approach to link village savings & loans associations (VSLAs) to financial institutions and has also developed assessment tools, training curriculum, and monitoring framework to facilitate linkage.

### **III. PROJECT BACKGROUND**

CARE International in partnership with The MasterCard Foundation is implementing a multi-country financial inclusion project to promote opportunities for women’s economic empowerment in rural areas. The project is being implemented in four countries: Rwanda (under the name of “PROFIR”), Burundi, Ethiopia and Côte d’Ivoire. This four-year project aims to increase the financial inclusion of 480,000 direct beneficiaries and their HHs through forming savings groups, financial education, and linking mature groups to formal financial institutions and envisions four overarching outcomes:

- (1) Refine models of scale for existing VSLA networks to reach ultra poor, vulnerable populations;
- (2) Build financial capacity of clients;
- (3) Increase formal financial inclusion of males and females participating in Village Savings and Loan Associations (VSLAs); and
- (4) Decrease gender gaps in access to and control of key financial skills, assets, and services.



POWER Africa is designed around the financial inclusion ladder, a model for progressive financial inclusion as seen below:

Using the financial inclusion ladder as a framework, POWER Africa pursues different goals and target groups in each of its operating countries

- In Ethiopia, the project targets chronically food insecure HHs. VSLA groups are both single gender and mixed, although the majority of beneficiaries are women and women-headed HHs. Most participating HHs are Poverty Safety Net Programme (PSNP) recipients. POWER Africa works to provide access to financial services by organizing

community into VSLA groups and equipping them with VSLA methodology and business selection, planning, and management training.

- In Burundi, the project specifically targets adolescent girls (75% of outreach). Central project activities include group formation, financial education training, and life skill training.
- In Rwanda, the project is targeting mature VSLAs (of which the majority of members are women) to link them to financial institutions to increase members' access to large amounts of capital for investment in businesses, bolster resistance to financial shocks, and stabilise groups' and members' savings. POWER Africa, PROFIR in Rwanda, is the only country where the project focuses exclusively on formal financial linkage.
- In Côte d'Ivoire, the project works with men and women in both rural and peri-urban areas, with a focus on female headed HHs. Here the project implements across the financial inclusion ladder, from group formation to informal linkage to formal financial linkage.

As part of the POWER Africa monitoring system, qualitative and quantitative data is collected on a quarterly, biannual, and annual basis. CARE's monitoring tools and analysis systems are constructed around the collection of a holistic set of data covering a wide range of stakeholders. This comprises of a combination of group performance tracking data; in-depth interview with partners, VSLA members, and community stakeholders; and ongoing participant observation.

At the end of the second year of implementation the program has reached over 50% of the targeted 480,000 individuals and their HHs with financial education training and VSLA group formation. Delivery models have been designed to roll out financial education, literacy, business management trainings, and life skill training to target populations across the POWER Africa countries. Progress made in different countries as of June 2015 is as follows:

- Rwanda: POWER has reached 102,650 members organized in 3,583 groups through financial literacy and formal financial linkage interventions. The project is implemented through an independent village agent network working in close partnership with CARE Rwanda. 269 village agents have been trained on financial literacy and they are rolling out training to both mixed gender and women-only VSLA groups. CARE has partnered with 6 financial service providers to move forward on the linkage process.
- Burundi: POWER has reached 59,333 group members, including 38,317 adolescent girls and 21,008 females through the formation of 2,331 VSLA groups. These groups include girls that are both in and out of school, between the ages of 14 and 24. The project is implemented in 6 regions across Burundi.
- Côte d'Ivoire: POWER works with partner organisations in each of the 4 implementation regions (Man, Abidjan, Korhogo, Bouaké). The Côte d'Ivoire team is currently negotiating partnerships with financial service providers for future linkage of mature VSLA groups. Through group formation and training, the project has reached 48,665 members through 2,350 groups. The project forms and works with groups of men and

women, with a focus on women headed HHs. Groups are currently engaged in financial education training and income generating activity development.

- Ethiopia: With the government as the primary implementation partner, CARE Ethiopia forms groups and trains members on VSLA methodology, small business selection, planning, and management (SPM), and gender. POWER has formed 2,426 groups and reached 41,750 members. Groups have begun sharing out after their first completed cycle of savings and engaging with local cooperatives (RUSACCOs).

### **PURPOSE OF THE EVALUATION**

The overall purpose of the POWER Africa Mid-Term Evaluation (MTE) is to comprehensively and systematically summarise strategic learning and results that POWER has generated thus far in order to facilitate reflection on program achievements and challenges. The MTE will review program design, achievements and challenges in order to analyse and reflect on key lessons for decision-making. The key output from the MTE will be a set of recommendations based on evidence of program performance and results achieved, in order to shape strategies and activities for the remaining two years of the program.

The MTE is being commissioned jointly by the Foundation and CARE. CARE will be the implementing agency in collaboration with MCF throughout the evaluation process. CARE's Senior Monitoring and Evaluation Advisor will manage the implementation of the MTE and will serve as the evaluator's primary point of contact.

The evaluation should be conducted in accordance with The MasterCard Foundation's Research and Evaluation Policy, which is available for download [here](#).

### **IV. AUDIENCE**

The primary audiences for the MTE are The MasterCard Foundation and CARE Canada, Burundi, Rwanda, Ethiopia, and Côte d'Ivoire.

### **V. EVALUATION SCOPE**

The evaluation will include all four countries in which the POWER Africa project operates. Sampling will be employed to select among the participating partners and regions.

### **VI. KEY LEARNING QUESTIONS & EVALUATION CRITERIA**

In keeping with good practice among development donors and practitioners, the evaluation will use the [standard evaluation criteria](#) endorsed by the Development Assistance Committee of the OECD.

Our specific evaluation questions are organised under the DAC criteria.

<b>Relevance</b>	<ul style="list-style-type: none"><li>• To what extent is the project addressing a priority need in each of the participating countries, regions and populations?</li></ul>
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## ANNEX B: MTE TERMS OF REFERENCE

	<ul style="list-style-type: none"> <li>• How successful is the project in reaching the identified target populations?</li> <li>• What additional support or services do group members need in each context?</li> </ul>
<b>Effectiveness</b>	<ul style="list-style-type: none"> <li>• How effective is the programme in identifying and addressing the needs of stakeholders in each country?</li> <li>• How has VSLA methodology been adapted to serve the most vulnerable populations in different contexts? Has this adaptation been effectively managed at different levels of implementation (CARE Canada, CARE Country offices, Partners and Village Agents?)</li> <li>• How does the project assesses the needs of mature groups for linkage? How these needs have influenced the choice of financial service provider partners, products and services? ?</li> <li>• Is the project effectively engaging the financial service providers to link with groups?</li> <li>• Are the village agent networks (in Rwanda) an effective partner for CARE, and meeting the needs of the agents and communities?</li> <li>• How is the project addressing barriers to financial service providers' linkage with groups?</li> <li>• Is the project ensuring effective engagement with the government counterparts (in Ethiopia) in program planning, implementation and monitoring activities?</li> <li>• Is the project accurately assessing the gender specific barriers to financial inclusion? Is CARE effectively responding to gender specific needs and situations?</li> </ul>
<b>Efficiency</b>	<ul style="list-style-type: none"> <li>• How well are resources being allocated within the project to meet the project's objectives?</li> <li>• What consideration has been given to address the issues of convenience, access and predictability of financial services received by the program participants? What has the project done to address these issues?</li> <li>• How is the project ensuring that the efficiency and productivity of the village agents is optimized?</li> <li>• To what extent is the project able to leverage resources, expertise and tools from other parts of CARE as well as other stakeholders, partners and program participants to maximize the program impact?</li> <li>• How is the project ensuring that the tools, capacities and learning created out of this project will benefit other program countries as well as within the larger CARE system, its partners and other stakeholders to multiply program impact?</li> </ul>
<b>Impact</b>	<ul style="list-style-type: none"> <li>• Is POWER Africa likely to achieve its core objectives? What are the major factors impacting the achievement or non-achievement of project objectives?</li> <li>• Has the project put in place a robust monitoring and impact measurement system to measure the changes taking place at the individual, HH and group levels?</li> </ul>

<b>Sustainability</b>	<ul style="list-style-type: none"> <li>• How the program assesses the quality of groups and member satisfaction with the services they receive from the program?</li> <li>• How the program is ensuring that the linkage facilitated between groups with financial service providers, government agents and village agent networks are sustainable?</li> </ul>
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**VII. EVALUATION APPROACH AND METHODOLOGY**

The purpose of the evaluation is to **facilitate reflection** amongst the project implementation teams on the processes, experiences, and activities of POWER Africa in the first half of programming. POWER Africa is implemented across four different countries - Rwanda, Burundi, Côte d’Ivoire, and Ethiopia. Each country has unique learning and implementation objectives. The evaluation should address the specific contextual evaluation agendas for each country.

We encourage evaluators to use a mixed methods approach combined with in-depth process reflection. Working with existing data from our monitoring system, as well as impact assessments and baseline reports, the consulting team should build a foundational knowledge of POWER Africa’s objectives and activities for the first two years of implementation. This should be channelled into a concise evaluation of POWER Africa’s progress against the project objectives.

The POWER Africa team will make available to the evaluation team the following data:

<b>Data source</b>	<b>Type of data</b>	<b>Countries</b>
Impact assessments and baseline reports	Evaluation/baselines	Rwanda, Ethiopia
Rolling baselines reports	Evaluation/baselines	Côte d’Ivoire, Burundi
MIS data	Monitoring/quantitative, output based	Ethiopia, Côte d’Ivoire, Burundi, Rwanda
Rolling profiles	Monitoring/qualitative	Ethiopia, Côte d’Ivoire, Burundi, Rwanda
Quarterly reports	Programming/evaluation	Ethiopia, Côte d’Ivoire, Burundi, Rwanda
Annual reports	Programming/evaluation	Ethiopia, Côte d’Ivoire, Burundi, Rwanda
Participatory video - reports and final video production	Evaluation/qualitative	Burundi

The evaluator should propose a methodology that appropriately combines quantitative and qualitative data sources, along with internal reflection. This must seek to achieve the most

rigorous data collection and analysis possible. Our emphasis is on the reliability and validity of the data as well as project and process reflection rather than on a specific approach.

The methods should include brief site visits to Burundi, Côte d'Ivoire, Ethiopia, and Rwanda, as well as meetings (potentially virtually) with the regional team. In each country, we expect the evaluator to visit and observe a small representative sample of VSLA groups, interview key stakeholders in our target communities, meet with our partners and external stakeholders, such as community leaders, government bodies, etc. Our team is located across Africa so creative uses of technology to facilitate communication within the budget will be necessary.

We value active and meaningful participation of programme stakeholders in the evaluation, as well as creative means of communicating MTE results back to stakeholders at multiple levels.

### VIII. DELIVERABLES

**1. Evaluation Work Plan / Inception Report** (maximum 20 pages, plus appendices) to include the following sections:

- Overview of project to date
- Purpose of the Evaluation
- Clarity around roles and responsibilities (if the evaluation is conducted by a team)
- Evaluation Methodology and Approach, including key learning questions and sampling strategy
- Evaluation Matrix
- Data Collection and Analysis Plan (this *must* be sex disaggregated and analysed for gender)
- Briefing plan with The MasterCard Foundation and CARE at key points (e.g., during planning, desk review, after field visits, discussing the draft report, etc.).
- Timeline for all activities

**2. Evaluation Report** (maximum 40 pages, plus appendices) – The report should contain the following sections, to be agreed and finalized with the evaluator. CARE Canada, Burundi, Rwanda, Ethiopia and Côte d'Ivoire, as well as The MasterCard Foundation, should have the opportunity to input on drafts of the report before it is finalized.

Content should include:

1. Title Page
2. Executive Summary (maximum four pages)
3. Project description
4. Logic model (and/or theories of change) including strategies that were used to achieve the program's goals (if available)
5. Evaluation purpose
6. Evaluation methodology, approach, and analysis, including limitations of the available data, approach, etc.

7. Evaluation findings, documented by evidence (relative to where the program is in its development). These are usually organized by the Learning Questions/DAC criteria as on pages 7-8;
8. Conclusions: insights into the findings by DAC criteria; reasons for successes and failures; innovations
9. Lessons learned, barriers to success
10. Recommendations (based on evidence and insights) for both the Foundation and CARE

**Annexes to the evaluation report should include:**

1. Terms of Reference for the evaluation
2. Evaluation work plan with timetable
3. Data collection tools, including questionnaires, interview guides and other tools as appropriate
4. List of individuals interviewed and of stakeholder groups and/or communities consulted
5. List of supporting documentation reviewed
6. Specific monitoring data, as appropriate
7. Summary tables of progress towards outputs, targets, goals
8. PowerPoint presentation of findings to CARE Canada
9. Short biography of the evaluator(s)

**IX. TIMELINE OF KEY ACTIVITIES AND DELIVERABLES**

The evaluation is expected to begin in November 2015 and conclude by March 2016.

The assignment will start upon signature of the contract or an otherwise agreed upon date. The specific due dates for all deliverables will be finalized by the evaluator(s) with The MasterCard Foundation and CARE prior to submission of the inception report/work plan.

<b>Key Activities/Deliverables</b>	<b>Timeline</b>
<b>Evaluation launch meeting via Skype/Conference Call/Webinar with CARE Canada and MasterCard Foundation</b>	November, 2015
<b>Document review:</b> Desk Review / Preliminary Background Review. This should include a review of all relevant programmatic documentation.	November, 2015
<b>Evaluation work plan/inception report:</b> This will include a specific outline of the evaluation, finalized learning questions; it will identify sampling, timing data collection, quality control measurements and methodology. The inception report will be reviewed and approved prior to any data collection.	December, 2015
<b>Field visits:</b> including meeting with key stakeholders, field visits and an in-country debriefing with the local country office and regional teams.	January-February 2016

<b>Preliminary Presentation of Findings:</b> Presentation of initial results in order to provide CARE and the Foundation an opportunity to share feedback.	February 2016
<b>Draft Report:</b> This should include all preliminary analysis, raw data, and findings outlined as per the requirement. MCF and [partner name] will provide feedback within 2 weeks of receiving the draft report.	March 2016
<b>Final Report:</b> The final report will include the final evaluation and all incorporated recommendations, supporting tables and graphs, visuals and appendices as per the requirements.	April 2016
<b>Final Presentation of Findings</b>	April 2016

**X. SCHEDULE OF PAYMENTS**

The consultant will be paid as outlined in the table below. All reimbursable expenses incurred by the consultant in relation to this evaluation (airfare, lodging, meals, and local transportation) will be covered according to The MasterCard Foundation’s policies on reimbursement and travel.

<b>Deliverable</b>	<b>% professional fees to be paid to consultant</b>
Inception report	40%
Draft report	30%
Final report	30%
Total	100%

**XI. PROFILE OF EVALUATOR(S)**

**The evaluator must demonstrate:**

1. Extensive experience in evaluation, including in designing and leading evaluations;
2. Ability to design tools to analyse and collect sex disaggregated data, as well as perform gender analyses;
3. Strong analytical and writing skills and knowledge of qualitative and quantitative evaluation methodologies;
4. Advanced degree in development economics, finance, business or other relevant fields;
5. Ability to facilitate and relate to stakeholders at multiple levels (e.g. The MasterCard Foundation and partner staff, NGOs, public and private employer organizations, youth participants, etc.);

6. Multiple years of experience in financial inclusion, savings groups, gender, entrepreneurship, and economic development approaches in the east and west African contexts;
7. Sensitivity to cultural/historical context in the data collection process;
8. Demonstrated ability to thoughtfully bring youth, female, and client experience to the forefront of the evaluation;
9. Experience/presence in Africa;
10. Fluency in English and French;
11. Inclusion of African consultants in substantive roles that leverage local/regional knowledge and expertise;
12. Availability; and
13. Value for money.

### **XIII. Intellectual Property**

Ownership and copyright of all data, drafts and final products will be the sole and exclusive property of CARE Canada, subject to its contractual agreements with The MasterCard Foundation.

## **XII. PROPOSALS**

Proposals must be submitted by email to [ruth.orbach@care.ca](mailto:ruth.orbach@care.ca) by **November 11th, 2015 at 5:00pm EST**.

Interested parties should submit the following:

1. A cover letter showing expression of interest
2. CVs which explicitly address the required profile for the evaluation team
3. Daily rate
4. A list of references (kindly short-list those with the most relevant experience to this assignment)
5. Short Proposal (no more than 8 pages) outlining the evaluation design, proposed sample, methodology and approach including a proposed timeline/schedule.
6. Budget, including daily rates, suggested number of days by evaluation stage/activity. The budget should include allowances for travel and in-country expenses.
7. Two examples of evaluation reports recently completed. If possible, at least one of the reports should be relevant, or similar to, the subject of this evaluation.

Please direct all queries and responses to Ruth Orbach, Senior Monitoring and Evaluation Advisor at [ruth.orbach@care.ca](mailto:ruth.orbach@care.ca)

### ANNEX 1: DAC PRINCIPLES FOR EVALUATION OF DEVELOPMENT ASSISTANCE<sup>96</sup>

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*The following principles have been agreed upon by the OECD Donor Assistance Committee as relevant for evaluating international development projects. The MasterCard Foundation endorses these principles as a useful way to frame and organize evaluations.*

**Relevance:** The extent to which the aid activity is suited to the priorities and policies of the target group, recipient and donor. In evaluating the relevance of a programme or a project, it is useful to consider the following questions:

- To what extent are the objectives of the programme still valid?
- Are the activities and outputs of the programme consistent with the overall goal and the attainment of its objectives?
- Are the activities and outputs of the programme consistent with the intended impacts and effects?

**Effectiveness:** A measure of the extent to which an aid activity attains its objectives. In evaluating the effectiveness of a programme or a project, it is useful to consider the following questions:

- To what extent were the objectives achieved / are likely to be achieved?
- What were the major factors influencing the achievement or non-achievement of the objectives?

**Efficiency:** Efficiency measures the outputs -- qualitative and quantitative -- in relation to the inputs. It is an economic term which signifies that the aid uses the least costly resources possible in order to achieve the desired results. This generally requires comparing alternative approaches to achieving the same outputs, to see whether the most efficient process has been adopted. When evaluating the efficiency of a programme or a project, it is useful to consider the following questions:

- Were activities cost-efficient?
- Were objectives achieved on time?
- Was the programme or project implemented in the most efficient way compared to alternatives?

**Impact:** The positive and negative changes produced by a development intervention, directly or indirectly, intended or unintended. This involves the main impacts and effects resulting from the activity on the local social, economic, environmental and other development indicators. The examination should be concerned with both intended and unintended results and must also include the positive and negative impact of external factors, such as changes in terms of trade and financial conditions. When evaluating the impact of a programme or a project, it is useful to consider the following questions:

- What has happened as a result of the programme or project?
- What real difference has the activity made to the beneficiaries?
- How many people have been affected?

**Sustainability:** Sustainability is concerned with measuring whether the benefits of an activity are likely to continue after donor funding has been withdrawn. Projects need to be environmentally as well as financially sustainable. When evaluating the sustainability of a programme or a project, it is useful to consider the following questions:

- To what extent did the benefits of a programme or project continue after donor funding ceased?
- What were the major factors which influenced the achievement or non-achievement of sustainability of the programme or project?

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<sup>96</sup>The DAC Principles for the Evaluation of Development Assistance, OECD (1991), Glossary of Terms Used in Evaluation, in 'Methods and Procedures in Aid Evaluation', OECD (1986), and the Glossary of Evaluation and Results Based Management (RBM) Terms, OECD (2000).



## ANNEX D: DATA COLLECTION TOOLS INCLUDING QUESTIONNAIRES

NOTE: Samples of these tools were also included in the Inception Report/Work Plan.

<b>Name:</b>	Interview with VSLA Group Members (Groups in existence since beginning of project; LINKED to FSPs)
<b>Evaluation Activity and Date:</b>	Focus Group Discussion (6-7 individuals maximum) xx/01/2016 Location: Boake and Abidjan (TBD actual region, location)
<b>Related to Questions:</b>	Relevance 1,2, 3, Effectiveness 2A, 3, 6, 8a and b, Efficiency 2, 3, Impact 1, Sustainability 1, 2
<b>Interviewer:</b>	
<b>Literature Reviewed to Prepare</b>	<ul style="list-style-type: none"> <li>• Rolling Profiles/Change Spectrum</li> <li>• Annual Report (Y1)</li> <li>• VSLA Alignment/ Access Africa Standard Guidelines (see excerpt from questionnaire at end)</li> <li>• VSLA Manual, Integrated Gender 2013 (in Resource Material shared folder)</li> <li>• CARE report: Connecting the World's Poor with the Global Economy (Resource Material Folder)</li> <li>• Others? Add here.</li> </ul>

### **A) Short Background on mid-term evaluation exercise.**

#### **Intro: Short Background on mid-term evaluation exercise.**

- Thank you for your time.
- The mid-term evaluation of the POWER Africa Project in Cote d'Ivoire is taking place over the next three months.
- In Cote d'Ivoire, the mid-term evaluation will primarily focus on examining the progress made to link VSLAs with FSPs, and assessing the related project operational processes designed to facilitate these linkages.
- This evaluation is not collecting quantitative data but will rather focus on key qualitative data that will help elaborate a "reflective learning" for use by the project management team to assist them with making any adjustments to the project to ensure its success.
- This evaluation does NOT assess the work of individual project managers, employees, consultants or staff.
- We encourage you to be open and honest about the project when responding to the questions I ask. As mentioned, this honest input is vital to identifying success factors and challenges to the project in an effort to improve its performance.
- Your participation in this evaluation and the information you provide will be kept strictly confidential and you will not be identified in any way in our report.
- You are being interviewed on the following key areas of inquiry related to the evaluation. See questions above in table:

## Annex D: Data Collection Tools including Questionnaires

- *Relevance*
  - *Effectiveness*
  - *Efficiency*
  - *Impact*
  - *Sustainability*
- The total interview will take approximately 1 hour.
  - With your permission, we will be recording this interview.

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
<p><b>OVERALL OBJECTIVE OF INTERVIEW:</b>            To understand the needs of VSLA members and the functioning of the group structure. We want to probe deeper on how the project has been working to support VSLAs – particularly for the rural and peri-urban ultra-poor. We want to know what CARE/POWER Africa are doing to include them in the conversations and linkage development processes as program staff link VSLA members to FSPs via MNOs.</p>			
	Basic Questions on VSLA members	1. How long have you been a member of the VSLA? 2. Why did you join? 3. How would you describe your experience within this VSLA? If necessary: offer “Satisfied? Dissatisfied? Not sure?” 4. What was your situation before you joined the VSLA? Were you employed? Unemployed? 5. What is your marital status? Do you have children?	Objective: Individual’s experience within VSLA
	VSLA Functioning	1. Did you learn about key standards for your VSLA from the implementing partner or Group Promoter? 2. How often do you meet with your group? 3. Is it comprised only of women or mix of men and women? What do you prefer? 4. How many women are on your governing board? <sup>97</sup> 5. What method do you use to save money as a group? 6. Do you have a bank account? Use mobile phone?	Objective: Understand the functioning of the VSLA  Identify if the VSLA is following Best Practices identified by CARE under their Access Africa Standards. <sup>98</sup> There are 4 standards and then accompanying Best Practices. (see Resource Material Folder for Questionnaire). See end of document for list of standards. Some question also included at end.

<sup>97</sup> This is a key Best Practice noted by Access Africa in its VSLA Standards of Alignment.

<sup>98</sup> Standards are: Transparency; Annual Share out of Group funds, Loans, Lending and Limits; Value, Savings and Loans and MIS use.

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
R1	To what extent is the project addressing priority need in each of the participating countries, regions and populations? ALL COUNTRIES	<ol style="list-style-type: none"> <li>1. What are you top three challenges as a functioning group (e.g. governance, internal conflicts, member commitment, technical skills, transparency, leadership, membership turnover)?</li> <li>2. How has POWER Africa supported you to address these challenges?</li> <li>3. Tell me about the training you received?</li> <li>4. What is the most important thing you learned from this training?</li> </ol>	
R2	How successful is the project in reaching the identified target populations? ALL COUNTRIES	<ol style="list-style-type: none"> <li>1. Describe the common characteristics of members of your VSLA (parameters: age, gender, wealth, location etc.)</li> <li>2. What are the unique challenges of this group?</li> <li>3. What are the unique strengths of this target population?</li> </ol>	
R3	What <u>additional support or services</u> do group members need in each context?	<ol style="list-style-type: none"> <li>1. What is lacking from the program's support?</li> <li>2. What additional training could be provided?</li> <li>3. What additional services can be provided?</li> </ol>	
Ev2a	How has the VSLA methodology been adapted to serve the most vulnerable populations in different contexts?	<ol style="list-style-type: none"> <li>1. Do you think the support provided by POWER Africa is relevant to your particular circumstances?</li> <li>2. Are there aspects of the program delivery (training, linkage support so FSPs (where applicable), that did not apply to you?</li> <li>3. How could it be improved?</li> </ol>	
EV3	How does the project assess the needs of mature groups for linkage?	<ol style="list-style-type: none"> <li>1. Was your group assessed using the CARE Readiness Assessment Tool?</li> <li>2. Do you think the assessment process is fair?</li> <li>3. Describe the benefits of being a banked group with links to FSPs?</li> <li>4. Has it led to improvements in group financial management/member financial management?</li> </ol>	<i>Excerpt from CARE Report 2013: Connecting the World's Poor to the Global Economy. See appendix for Readiness Linkage Assessment Tool: 75% of marks related to Quantitative Assessment i.e. Attendance rates; Loan Fund Utilization, etc. and 25% attributed to Qualitative Assessment i.e. meeting procedures; member awareness of</i>

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
			group norms; decision-making about loans.
EV6	How is the project addressing barriers to financial service providers' linkage with groups?	<ol style="list-style-type: none"> <li>1. Is your group currently linked to an FSP? Why or why not?</li> <li>2. What are your expectations for the linkage? Better savings?, more loans among the group members? More loans from the FSP to the group? To the individual members? How do you think it will work? Were you told by the FSP? By POWER? By the village agent?</li> </ol>	<p><i>These are noted as key Implementing Challenges for linkages in the report prepared by CARE in 2013: Connecting the World's Poorest People to the Global Economy.</i></p> <p><b>Challenges in linkage implementation</b> Despite the positive outcomes described above, the pilots have encountered a number of challenges.</p> <p><b>For the groups: Few banks:</b> the limited presence of formal financial institutions in rural areas makes it impossible for many people to access basic financial services . <b>Distance to the Bank:</b> some groups have decided not to link because of the cost and time incurred to travel to the bank . <b>Risk of cash in transit:</b> groups face a risk of theft while transporting the funds from and to the bank. <b>Limited knowledge of bank or microfinance staff about savings groups and the linkage process:</b> some branch managers or staff have not been trained and are not able to provide the right kind of support to savings groups. <b>Internal changes in systems and processes within the bank:</b> leading to confusion among group members. <b>Inadequate communication between the headquarters of the financial institution and its branches:</b> leading to confusion among group members as staff are not aware of procedures.</p>
EV8a	Is the project accurately assessing	<ol style="list-style-type: none"> <li>1. Compare level of access, utilization to financial services between male dominated groups and female dominated groups?</li> </ol>	<b>Excerpt from VSLA Manual, Integrated Gender</b>

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
	gender specific barriers to financial inclusion?	<ol style="list-style-type: none"> <li>2. Can you recall any activities or discussions from your training that helped you to talk about gender roles, challenges that women and girls may face in their environment? If so, please describe one or two examples of what you did in the training?</li> <li>3. Are you able to use this information/training in your day-to-day life? In VSLA activities?</li> </ol>	<p><b>(CARE 2013)</b></p> <p>Purpose: Participants will be able to articulate some of key gender-based issues around who in a given household makes decision around different tasks as well as the access and control of resources. Materials: Colored index cards, stones or tape, markets</p> <p>Time: 45 min-1 hour Participants: Mixed Venue: VSLA Meeting Place</p>
EV8b	Is CARE effectively responding to gender specific needs and situations?	<ol style="list-style-type: none"> <li>1. What is the Gender of Village Agent?</li> <li>2. What about the gender of Implementing partners engaged with VSLAs?</li> </ol>	
EC2	<p>What consideration has been given to address the issues of convenience, access and predictability of financial services received by the program participants? What has the project done to address these issues?</p> <p>OUTCOME 3 OUTPUT 1 – Develop partnership with FSPs</p>	<p>LINKED</p> <ol style="list-style-type: none"> <li>1. What financial services do you receive?</li> <li>2. How do you access financial services? Tell me the story of how you were linked to financial service provider/MNO?</li> <li>3. Did this go well?</li> <li>4. Were you involved in the decision-making?</li> <li>5. Were the proposed services described clearly to you? What changes would you make to the linking process?</li> <li>6. Are you happy with the services you have received:</li> <li>7. From the FSP?</li> <li>8. From POWER Africa?</li> <li>9. What type of services do you expect to receive in the future? More savings tools? Loans from the FSP? To you or to the group? Who will repay the loan if something goes bad? The group? You? Power?</li> </ol>	

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
EC3	How is the project ensuring that the efficiency and productivity of village agents is optimized?	<ol style="list-style-type: none"> <li>1. What is your relationship with the village agent?</li> <li>2. How often do you meet with the Village Agent?</li> <li>3. What types of services and support does the VA provide to the group?</li> <li>4. How do you pay your village agent?</li> <li>5. Is the information and support provided by the village agent worth what you pay him/her?</li> <li>6. What is the gender of your VA?</li> <li>7. Would you prefer a woman or man for your VA?</li> </ol>	
I1	Is Power Africa likely to achieve its core objectives? What are the major factors impacting the achievements or non-achievement of project objectives?	<ol style="list-style-type: none"> <li>1. Are you happy with the way the group is organized and managed?</li> <li>2. What are the benefits you have received from being part of the VSLA?</li> <li>3. What has changed since you have participated on the POWER Africa project:</li> <li>4. Any changes in you? What have you learned?</li> <li>5. Changes in the situation of your HH? Your role within your HH?</li> <li>6. Changes in your group?</li> <li>7. Examine consistency re: quality of programming for all participants, is there variation (qualitative measure of quantitative reach)</li> <li>8. Are all VSLAs benefitting equally from participation?</li> </ol>	
S1	How the program assesses the quality of the groups and members satisfaction they receive from the program?	<ol style="list-style-type: none"> <li>1. How is feedback collected from your group?</li> <li>2. Do you feel your feedback from Y1, Y2 has been heard, used?</li> <li>3. What changes have occurred as a result of VSLA member feedback?</li> </ol>	

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
S2	How the program is ensuring that the linkages facilitated between groups with financial service providers, government agents, village agent networks are sustainable?	<p>LINKED</p> <ol style="list-style-type: none"> <li>1. What are your future plans re: savings/borrowing?</li> <li>2. Will you continue to use financial services?</li> <li>3. Why?</li> </ol> <p>What are some of the reasons you would NOT continue to use the financial services?</p>	

### Annex: Standards Questionnaire to ensure VSLAs are aligned with Access Africa Standard Operating Procedures for VSLAs.

#### Standard 1: Transparency

People self select themselves to form a VS&L group. All transactions happen in front of the group with a seating arrangement that allows everyone to participate and follow what is happening. At the end of the meeting, member passbooks, loan and social funds plus any special contributions e.g. those mobilized for village agent fees are locked up in a secure container with 3 locks kept by 3 different members until the next meeting. This prevents transactions outside meetings.

1. How have you decided to come together to form a group?	0 1
2. What is the frequency of your meetings? • How many times did you meet during the last 3 months?	0 1
3. What happen if a member is in need of money before the meeting? • Since you start the current cycle, have you ever opened the cash-box outside the meeting?	0 1 2
4. Observe and rate the sitting arrangement of the group	0 1 2
5. Have you ever fined a member for the following reason: non attendance to meetings, late to meeting, chatting during meeting? • Who are the members who have never been fined • For what reason they have never been fined	0 1 2
6. KNOWLEDGE OF THE BY-LAWS BY MEMBERS: Select 3 members randomly and ask them to cite one point of the by-law of the group	0 1 2

## Annex D: Data Collection Tools including Questionnaires

UNLINKED VSLA

<b>Name:</b>	Interview with VSLA Group Members (Groups in existence since beginning of project however those remaining Unlinked to FSPs)
<b>Evaluation Activity and Date:</b>	Focus Group Discussion (6-7 individuals maximum) xx/01/2016 Location: Boake and Abidjan (TBD actual region, location)
<b>Related to Questions:</b>	Relevance 1,2, 3, Effectiveness 2A, 3, 6, 8a and b, Efficiency 3, Impact 1, Sustainability 1.
<b>Interviewer:</b>	
<b>Literature Reviewed to Prepare</b>	<ul style="list-style-type: none"> <li>• Rolling Profiles/Change Spectrum</li> <li>• Annual Report (Y1)</li> <li>• VSLA Alignment/ Access Africa Standard Guidelines (see excerpt from questionnaire at end)</li> <li>• VSLA Manual, Integrated Gender 2013 (in Resource Material shared folder)</li> <li>• Others? Add here.</li> </ul>

### ***B) Short Background on mid-term evaluation exercise.***

#### ***Intro: Short Background on mid-term evaluation exercise.***

- Thank you for your time.
- The mid-term evaluation of the POWER Africa Project in Cote d'Ivoire is taking place over the next three months.
- In Cote d'Ivoire, the mid-term evaluation will primarily focus on examining the progress made to link VSLAs with FSPs, and assessing the related project operational processes designed to facilitate these linkages.
- This evaluation is not collecting quantitative data but will rather focus on key qualitative data that will help elaborate a “reflective learning” for use by the project management team to assist them with making any adjustments to the project to ensure its success.
- This evaluation does NOT assess the work of individual project managers, employees, consultants or staff.
- We encourage you to be open and honest about the project when responding to the questions I ask. As mentioned, this honest input is vital to identifying success factors and challenges to the project in an effort to improve its performance.
- Your participation in this evaluation and the information you provide will be kept strictly confidential and you will not be identified in any way.
- You are being interviewed on the following key areas of inquiry related to the evaluation. See questions above in table:
  - *Relevance*
  - *Effectiveness*
  - *Efficiency*

## Annex D: Data Collection Tools including Questionnaires

- *Impact*
- *Sustainability*
- The total interview will take approximately 1 hour.
- With your permission, we will be recording this interview.

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
<p><b>OVERALL OBJECTIVE OF INTERVIEW:</b>            To understand the needs of VSLA members and the functioning of the group structure. We want to probe deeper on how the project has been working to support VSLAs – particularly for the rural and peri-urban ultra-poor. We want to know what CARE/POWER Africa are doing to include them in the conversations and linkage development processes as program staff link VSLA members to FSPs via MNOs.</p>			
	Basic Questions on VSLA members	6. How long have you been a member of the VSLA? 7. Why did you join? 8. How would you describe your experience within this VSLA? If necessary: offer “Satisfied? Dissatisfied? Not sure?” 9. What was your situation before you joined the VSLA? Were you employed? Unemployed? 10. What is your marital status? Do you have children?	Objective: Individual’s experience within VSLA
	VSLA functioning	7. Did you learn about key standards for your VSLA from the implementing partner or Group Promoter? 8. How often do you meet with your group? 9. Is it comprised only of women or mix of men and women? What do you prefer? 10. How many women are on your governing board? <sup>99</sup> 11. What method do you use to save money as a group? 12. Do you have a bank account? Use mobile phone?	Objective: Understand the functioning of the VSLA  Identify if the VSLA is following Best Practices identified by CARE under their Access Africa Standards. <sup>100</sup> There are 4 standards and then accompanying Best Practices. (see Resource Material Folder for Questionnaire). See end of document for list of standards. Some question also included at end.

<sup>99</sup> This is a key Best Practice noted by Access Africa in its VSLA Standards of Alignment.

<sup>100</sup> Standards are: Transparency; Annual Share out of Group funds, Loans, Lending and Limits; Value, Savings and Loans and MIS use.

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
R1	To what extent is the project addressing priority need in each of the participating countries, regions and populations? ALL COUNTRIES	<ol style="list-style-type: none"> <li>5. What are your top three challenges as a functioning group (e.g. governance, internal conflicts, member commitment, technical skills, transparency, leadership, membership turnover)?</li> <li>6. How has POWER Africa supported you to address these challenges?</li> <li>7. Tell me about the training you received?</li> <li>8. What is the most important thing you learned from this training?</li> </ol>	
R2	How successful is the project in reaching the identified target populations? ALL COUNTRIES	<ol style="list-style-type: none"> <li>4. Describe the common characteristics of members of your VSLA (parameters: age, gender, wealth, location etc.)</li> <li>5. What are the unique challenges of this group?</li> <li>6. What are the unique strengths of this target population?</li> </ol>	
R3	What <u>additional support or services</u> do group members need in each context?	<ol style="list-style-type: none"> <li>4. What is lacking from the program's support?</li> <li>5. What additional training could be provided?</li> <li>6. What additional services can be provided?</li> </ol>	
Ev2a	How has the VSLA methodology been adapted to serve the most vulnerable populations in different contexts?	<ol style="list-style-type: none"> <li>4. Do you think the support provided by POWER Africa is relevant to your particular circumstances?</li> <li>5. Are there aspects of the program delivery (training, linkage support so FSPs (where applicable), that did not apply to you?</li> <li>6. How could it be improved?</li> </ol>	
EV3	How does the project assess the needs of mature groups for linkage?	<ol style="list-style-type: none"> <li>5. Do you think the assessment process is fair?</li> <li>6. Describe the benefits of being a banked group with links to FSPs?</li> <li>7. Even if you are not currently linked, do you feel you are close to linkage? If not, why not?</li> </ol>	A Linkage Readiness Assessment Tool exists.

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
EV6	How is the project addressing barriers to financial service providers' linkage with groups?	1. See Notes.	<p><i>These are noted as key Implementing Challenges for linkages in the report prepared by CARE in 2013: Connecting the World's Poorest People to the Global Economy.</i></p> <p><b>Challenges in linkage implementation</b> Despite the positive outcomes described above, the pilots have encountered a number of challenges.</p> <p><b>For the groups: Few banks:</b> the limited presence of formal financial institutions in rural areas makes it impossible for many people to access basic financial services . <b>Distance to the Bank:</b> some groups have decided not to link because of the cost and time incurred to travel to the bank . <b>Risk of cash in transit:</b> groups face a risk of theft while transporting the funds from and to the bank. <b>Limited knowledge of bank or microfinance staff about savings groups and the linkage process:</b> some branch managers or staff have not been trained and are not able to provide the right kind of support to savings groups. <b>Internal changes in systems and processes within the bank:</b> leading to confusion among group members. <b>Inadequate communication between the headquarters of the financial institution and its branches:</b> leading to confusion among group members as staff are not aware of procedures.</p>

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
EV8a	Is the project accurately assessing gender specific barriers to financial inclusion?	<ol style="list-style-type: none"> <li>4. Compare level of access, utilization to financial services between male dominated groups and female dominated groups?</li> <li>5. Can you recall any activities or discussions from your training that helped you to talk about gender roles, challenges that women and girls may face in their environment? If so, please describe one or two examples of what you did in the training?</li> <li>6. Are you able to use this information/training in your day-to-day life? In VSLA activities?</li> </ol>	<p><b>Excerpt from VSLA Manual, Integrated Gender (CARE 2013)</b></p> <p>Tool/Activity 2: PILE SORTING (from CARE's Pathway Group Empowerment Tool, 2012)</p> <p>Purpose: Participants will be able to articulate some of key gender-based issues around who in a given household makes decision around different tasks as well as the access and control of resources. Materials: Colored index cards, stones or tape, markets</p> <p>Time: 45 min-1 hour Participants: Mixed Venue: VSLA Meeting Place</p>
EV8b	Is CARE effectively responding to gender specific needs and situations?	<ol style="list-style-type: none"> <li>3. What is the gender of Village Agent?</li> <li>4. What about Implementing partners engaged with VSLAs?</li> </ol>	
EC3	How is the project ensuring that the efficiency and productivity of village agents is optimized?	<ol style="list-style-type: none"> <li>8. What is your relationship with the village agent?</li> <li>9. How often do you meet with the Village Agent?</li> <li>10. What types of services and support does the VA provide to the group?</li> <li>11. How do you pay your village agent?</li> <li>12. Is the information and support provided by the village agent worth what you pay him/her?</li> <li>13. What is the gender of your VA?</li> <li>14. Would you prefer a woman or man for your VA?</li> </ol>	

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
I1	Is Power Africa likely to achieve its core objectives? What are the major factors impacting the achievements or non-achievement of project objectives?	9. Are you happy with the way the group is organized and managed? 10. What are the benefits you have received from being part of the VSLA? 11. What has changed since you have participated on the POWER Africa project: 12. Any changes in you? What have you learned? 13. Changes in the situation of your HH? Your role within your HH? 14. Changes in your group? 15. Examine consistency re: quality of programming for all participants, is there variation (qualitative measure of quantitative reach) 16. Are all VSLAs benefitting equally from participation?	
S1	How the program assesses the quality of the groups and members satisfaction they receive from the program?	4. How is feedback collected from your group? 5. Do you feel your feedback from Y1, Y2 has been heard, used? 6. What changes have occurred as a result of VSLA member feedback?	

## Annex D: Data Collection Tools including Questionnaires

### Annex: Standards Questionnaire to ensure VSLAs are aligned with Access Africa Standard Operating Procedures for VSLAs.

#### Standard 1: Transparency

People self select themselves to form a VS&L group. All transactions happen in front of the group with a seating arrangement that allows everyone to participate and follow what is happening. At the end of the meeting, member passbooks, loan and social funds plus any special contributions e.g. those mobilized for village agent fees are locked up in a secure container with 3 locks kept by 3 different members until the next meeting. This prevents transactions outside meetings.

7. How have you decided to come together to form a group?	0 1
8. What is the frequency of your meetings? • How many times did you meet during the last 3 months?	0 1
9. What happen if a member is in need of money before the meeting? • Since you start the current cycle, have you ever opened the cash-box outside the meeting?	0 1 2
10. Observe and rate the sitting arrangement of the group	0 1 2
11. Have you ever fined a member for the following reason: non attendance to meetings, late to meeting, chatting during meeting? • Who are the members who have never been fined • For what reason they have never been fined	0 1 2
12. KNOWLEDGE OF THE BY-LAWS BY MEMBERS: Select 3 members randomly and ask them to cite one point of the by-law of the group	0 1 2

## Annex D: Data Collection Tools including Questionnaires

FSP

<b>Name:</b>	Interview with Financial Service Providers -Orange -ECOBANK -Première Agence de Micro finance de Bouaké
<b>Title:</b> <b># years in post:</b>	
<b>Evaluation Activity and Date:</b>	Semi-Structured Interview (s) xx/01/2016
<b>Related to Questions:</b>	Relevance 3, Effectiveness 4, 6, 8a and b, Efficiency 2 and Sustainability 2.
<b>Interviewer:</b>	
<b>Literature Reviewed to Prepare</b>	<ul style="list-style-type: none"> <li>• CARE/Accenture Maturity Model: Value Proposition for Banks (power point)</li> <li>• Question Guide for Banks (CARE-Accenture Research, Africa)</li> <li>• Within Reach report (document)</li> <li>• Financial Inclusion in Burundi (in Desk Review documents folder, New) see excerpt at end</li> <li>• CARE 2013 Report: Connecting the World's Poorest to the Global Economy</li> <li>• Others? Add here.</li> </ul>

### **C) Short Background on mid-term evaluation exercise.**

- Thank you for your time.
- The mid-term evaluation of the POWER Africa Project in Burundi is taking place over the next three months.
- In Burundi, the mid-term evaluation will primarily focus on examining the progress made to link VSLAs with FSPs, and assessing the related project operational processes designed to facilitate these linkages.
- This evaluation is not collecting quantitative data but will rather focus on key qualitative data that will help elaborate a “reflective learning” for use by the project management team to assist them with making any adjustments to the project to ensure its success.
- This evaluation does NOT assess the work of individual project managers, employees, consultants or staff.
- We encourage you to be open and honest about the project when responding to the questions I ask. As mentioned, this honest input is vital to identifying success factors and challenges to the project in an effort to improve its performance.
- Your participation in this evaluation and the information you provide will be kept strictly confidential and you will not be identified in any way.
- You are being interviewed on the following key areas of inquiry related to the evaluation. See questions above in table:
  - *Relevance*

## Annex D: Data Collection Tools including Questionnaires

- *Effectiveness*
- *Efficiency*
- *Sustainability*
- The total interview will take approximately 1 hour.
- With your permission, we will be recording this interview.

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
<p><b>OVERALL OBJECTIVE OF INTERVIEW:</b>            To assess FSPs and their relationship with VSLA groups and members, among them linked and non-linked VSLAs. We want to know what CARE/POWER Africa is doing to include them in the conversations and linkage development processes as program staff link VSLA members to FSPs via MNOs. We want to learn from the FSP perspective what makes a linkage successful and what is lacking in terms of building a sustainable, long-term relationship.</p>			
	Basic Questions on FSPs	<ol style="list-style-type: none"> <li>1. What experience have you, or your institution, had, to date with CARE POWER project?</li> <li>2. Does your bank have a financial inclusion strategy?</li> <li>3. What are your projections for customer base 5 years from now?</li> <li>4. What about Products for Low Income bracket: How were your savings products developed? When were they introduced?</li> <li>5. Do you conduct market research into customer demand and customer satisfaction?</li> </ol>	<p>Objective: History of FSPs in Burundi.            Franque's questions included below can be derived, I hope, from a background document or reading material that we may be able to acquire from the FSP so the valuable time is not used simply in recounting institutional background;</p> <p>-When was your institution founded?</p> <ul style="list-style-type: none"> <li>• Who are your bank's shareholders and has this changed over the last five years or so?</li> <li>• What is the size of your assets/number of depositors?</li> <li>• What is the profile of depositors: small, medium, large?</li> <li>• What is the institution's primary target market?</li> </ul> <p>What challenges have you had to overcome to serve it?</p>
	General Question on Relationship with VSLA	<ol style="list-style-type: none"> <li>1. Do you use the group methodology? If so, please describe.</li> <li>2. What do you think are the strengths of the system? How do they bring advantages to your FSP? How does it reduce the costs of dealing with low-income clients? What else could be done to increase these advantages?</li> <li>3. What are your objectives in the short-run? Do you expect to</li> </ol>	

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
		<p>make money? To break even?</p> <p>4. What are your objectives in middle and ong-run? Do you expect to make money? To break even? How ill you receiver your costs and make money? With transactions fees? By lending money?</p> <p>5. If lending money, will you lend to the individuals or the group?</p> <p>6. How will you lend money to the group? What will you use as guarantee? For what types of business activities? Those at the group level? Or those at the level of the individual members (i.e. group borrowing to finance different individual projects) ?</p>	
	Relationship with MNOs and FSPs	<p>1. Do you have a business relationship with any MNOs?</p> <p>2. How did that come about? Did they come to you or did you go to them?</p> <p>3. What is the form of your business relationship? (e.g. partnership, joint venture, contractors, service agreement, MOU. etc.)</p> <p>4. Any issue in terms of technology (digital platform, cell coverage, etc.)</p>	Objective: MNOs and their business relationships with FSPs
R3	What additional support or services do VSLA group members need in Burundi?	<p>1. From your experience, what is lacking from the POWER program's support?</p> <p>2. Any particular issue in dealing with girls and women?</p> <p>3. What additional training could be provided?</p> <p>MOVED FROM VSLA GENERAL</p> <p>4. How are groups withdrawing money? Is this primarily via withdrawal at the branch, via MNO, or via bank agent?</p> <p>5. What levels of account usage are FSPs seeing from VSLA groups?</p> <p>6. What is the FSP's level of commitment/interaction with training VSLA groups? Is this a one-off training or a more regular interaction?</p> <p>7. How much training is done by the bank and how much by</p>	<p><i>Excerpt from CARE Report (2013) based on 8 pilot initiatives to link VSLAs with FSPs: Connecting the World's Poorest to the Global Economy. These are the key challenges to linkage implementation cited by the report and FSPs. This is also relevant to EV6: <b>Working with clients is time-consuming:</b> a bank official in Uganda commented that "it is very unlikely you will get a well prepared rural customer coming to the branch ready to make a deposit without any effort from the bank." <b>Low literacy levels in rural areas:</b> making it difficult to provide consistent signatures to the bank when withdrawing money.</i></p>

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
		<p>CARE?</p> <p>8. Besides training, are there other things that POWER/PROFIR should be doing to facilitate the linkage of your FSP/MNO with VSLA members</p>	<p><b>Language:</b> some members can only communicate in their local language which not all bank staff can understand. <b>Internal software system malfunction</b> causing delay in opening accounts in some branches. <b>Absence of mandatory documents from the group or change in signatories by group leader:</b> created delays in opening bank accounts as groups had to go back several times to the branch. <b>Distance from the groups:</b> some mature groups targeted for linkage are too far away from the branches and therefore dropped out of the pilot.</p>
EV4	Is the project effectively engaging the financial service providers to link with groups?	<ol style="list-style-type: none"> <li>1. What support has the project provided to support the development of links between your bank and VSLA groups?</li> <li>2. What is your current position on serving VLSA groups? Can banking with marginalized populations be a profitable venture for your bank?</li> <li>3. What are your projections (annual, project life) on how many VSLA groups you hope to reach? (Burundi)</li> <li>4. A joint market survey was scheduled as part of the project work—has this been completed? And if so, what has it told you?</li> </ol>	
EV6	How is the project addressing barriers to financial service providers' linkage with groups?	<ol style="list-style-type: none"> <li>1. What do you see as the greatest barrier hindering VSLA groups to integrate into formal banking?</li> <li>2. How are bank agents incentivised?</li> <li>3. Do agents working to sign VSLA groups up for accounts get paid by commission? Is this commission by individual (i.e. their motivation is to sign individual members up for accounts) or by group (i.e. the goal would be to sign up as many group accounts as possible)? This is important for understanding how we need to adapt/adjust our training for linkage.</li> </ol>	<p>Good reference material regarding barriers in Financial Inclusion in Ivory Coast document. There is a similar document for Burundi. Who is serving rural poor in Burundi?</p>

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
		<ol style="list-style-type: none"> <li>4. What is the cost of delivering these savings accounts to VSLA members? Are you able to recover the costs?</li> <li>5. How do you plan to set up credit (i.e. loans) to these groups? How will you make sure you can recover these loans if something goes wrong. (i.e. will you ask for collateral/guarantee)?</li> </ol>	
EV8a	Is the project accurately assessing gender specific barriers to financial inclusion?	<ol style="list-style-type: none"> <li>1. What specific challenges do you see preventing women and girls from accessing formal linkages with your institution?</li> <li>2. Are you aware of the unique needs of women to attract them as banking clients?</li> <li>3. Have you developed services or products for women VSLAs?</li> </ol>	
EV8b	Is CARE effectively responding to gender specific needs and situations?	<ol style="list-style-type: none"> <li>1. What special challenges do you see women/ girls facing as they attempt to bridge the VSLA environment to a FSP.</li> </ol>	
EC2	What consideration has been given to address the issues of convenience, access and predictability of financial services received by the program participants? What has the project done to address these issues?	<ol style="list-style-type: none"> <li>1. Did you receive support from POWER Africa in the development of products and services for VSLAs?</li> <li>2. How do you make your products accessible to customers to be able to deposit and withdraw their funds (e.g., branches, cards, alliances)? Do you offer other delivery channels apart from branches where customers can deposit or withdraw their money?</li> <li>3. How do you measure the profitability of these different channels?</li> <li>4. Are some of them more appropriate for poor clients than others?</li> <li>5. What is the objective of taking savings at your bank? For example, customer retention, source of loan funds, profitability?</li> <li>6. How do you plan to set up credit (i.e. loans) to these groups? How will you make sure you can recover these loans if something goes wrong. (i.e. will you ask for</li> </ol>	

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
		collateral/guarantee)?	
S2	How the program is ensuring that the linkages facilitated between groups with financial service providers, government agents, village agent networks are sustainable?	<ol style="list-style-type: none"> <li>1. What experiences do you have with government regulatory bodies in your country in addressing long-term issues around banking to the poor?</li> <li>2. Do you see government policy as supportive in encouraging or enabling your bank to take micro-savings?</li> <li>3. Do you find the regulatory requirements, such as reporting, reasonable—why or why not?</li> <li>4. Are you able to use new technologies to improve your services and reduce costs?</li> <li>5. How do POWER Africa engage with the government towards the fulfillment of the financial inclusion strategy (deepening outreach to the unbanked, linkage, financial education)</li> <li>6. How then do we work with mobile money/ technology in linking mature VSLAs with SACCOs / banks or both?</li> </ol>	

## Annex D: Data Collection Tools including Questionnaires

Program Management, Burundi

<b>Interviewee(s)</b>	Interview with Project Management Team E.g. Country Manager/Deputy Manager/Long term technical experts/M&E Manager/Financial Officer
<b>Title:</b>	n/a
<b># years in post:</b>	n/a
<b>Evaluation Activity and</b>	Semi-structured Interview (s)
<b>Date:</b>	xx/01/2016
<b>Evaluation Questions</b>	R1, R3, EV2a, EV2b, EV3, EV4, EV6, EV8a, EV8b, EC1, EC2, EC3, EC4, EC5, I1, I2, S1, S2
<b>Interviewer</b>	
<b>Reviewer</b>	Christine Skladany
<b>Literature Reviewed to Prepare</b>	<ul style="list-style-type: none"> <li>• CARE/Accenture Maturity Model: Value Proposition for Banks (power point)</li> <li>• Question Guide for Banks (CARE-Accenture Research, Africa)</li> <li>• Within Reach report (document)</li> <li>• Connecting the World's Poorest People to the Global Economy (CARE, 2013) <b>See excerpt at end</b></li> <li>• Others? Add here.</li> </ul>

### D) Intro: Short Background on mid-term evaluation exercise.

- Thank you for your time.
- The mid-term evaluation of the POWER Africa Project in Burundi is taking place over the next three months.
- In Burundi, the mid-term evaluation will primarily focus on examining the progress made to link VSLAs with FSPs, and assessing the related project operational processes designed to facilitate these linkages.
- This evaluation is not collecting quantitative data but will rather focus on key qualitative data that will help elaborate a “reflective learning” for use by the project management team to assist them with making any adjustments to the project to ensure its success.
- This evaluation does NOT assess the work of individual project managers, employees, consultants or staff.
- We encourage you to be open and honest about the project when responding to the questions I ask. As mentioned, this honest input is vital to identifying success factors and challenges to the project in an effort to improve its performance.
- Your participation in this evaluation and the information you provide will be kept strictly confidential and you will not be identified in any way in our report.
- You are being interviewed on the following key areas of inquiry related to the evaluation. See questions above in table:
  - Relevance
  - Effectiveness
  - Efficiency
  - Sustainability

## Annex D: Data Collection Tools including Questionnaires

- Impact
- The total interview will take approximately 1 hour.
- With your permission, we will be recording this interview.
- 

### Interview Questions

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
R1	To what extent is the project addressing priority needs in Burundi?	<p>What needs assessment tools were developed?            How were these needs assessment tools used?            How were these assessments used to:</p> <ol style="list-style-type: none"> <li>1. Develop the VA TOT training curriculum?</li> <li>2. Adapt the VSLA manuals?</li> <li>3. Prepare gender strategies?</li> </ol>	<p>Objective: to evaluate the needs assessment process and linking it to adaptation and tailoring of activities</p> <p>We could also ask to review the training curriculum and analyze whether the needs identified in the needs assessments were addressed.</p>
R3	What <u>additional support or services</u> do group members need in Burundi ?	<p>What is lacking from the program’s support?            What additional training could be provided?            What additional services can be provided?</p>	<p>Objective: to see if PM has ideas about areas for improvements. Follow a “blue-skying” approach “If you could change the program, what would you change?”</p>
EV2a	How has the VSLA methodology been adapted to serve VSLAs in Burundi?	<p>Explain your adaption and tailoring approach with respect to the VSLA manual.            Was there a testing period for the revised manual?            Based on what you know of the POWER Africa program in other countries, what are the key differences between your VSLA methodology and theirs?            You work with a specific target population, what are the unique challenges of this group?            What are the unique strengths of this target population?            How have you adapted your approach to minimize these challenges and build on these strengths?</p>	<p>Objective: Identify how the VSLA methodology has been adapted.</p> <p>See R1 above re: needs assessment</p>

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
EV2b	Has this adaptation been effectively managed at different levels of implementation (CARE Canada, CARE Country offices, Partners and Village Agents)?	<p>What steps has CARE Canada/CARE CI/Partners/Village Agents taken to ensure the project/VSLA manual/methodology has been specifically but systematically adapted for the different country contexts/target populations?</p> <p>Has this been a collaborative process?</p> <p>Do you review and validate changes at all levels of implementation? (CARE Canada/CARE VI/Partners/VAs)</p> <p>What steps has CARE CI taken to ensure the project/VSLA approach has been specifically but systematically adapted for the different country contexts/target populations?</p> <p>With partners?</p> <p>With VA TOTs?</p>	Objective: To ensure a whole of team approach is followed with the adaptation process for both content assessment and quality assurance.
EV3	How does the project assess the needs of mature groups for linkage?	<p>Do you undertake an assessment process (for eligibility, for needs)?</p> <p>What is your experience with the group rating tool?</p> <p>What is the track record of success vis-à-vis the rating tool as a predictor of successful financial linkages between the VSLAs and FSPs?</p>	Objective: To assess the assessment tool used to evaluate/identify needs of mature groups to form linkages with FSPs
EV4	Is the project effectively engaging the financial services providers to link with groups?	<p>What has been your strategy to engage FSPs?</p> <p>Describe the process, step-by-step, you follow to link FSPs with groups?</p> <p>What are the top 3 challenges with linking FSPs to groups?</p> <p>What are the key success factors to linking the FSPs to groups?</p> <p>How have you adjusted your process to take advantage of your experience?</p> <p>Have you reflected on other CARE studies reports on this area? If so, what recommendations have you integrated into</p>	<p>Objective: To evaluate the linkage approach and the process that is followed to engage and then support FSPs that may be new to provision financial services to the ultra-poor</p> <p><i>See excerpt at end vis-à-vis differences between working with FSPs and MFIs.</i></p> <p><i>See CARE 2013 Report: Connecting the World's Poorest to the Global Economy (page 44)</i></p>

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
		your work?	<i>recommendations include: more PPPs needed; expand financial literacy training; invest in research on delivery mechanisms, etc.</i>
EV6	How is the project addressing barriers to financial service providers' linkage with groups?	<p>Are FSPs currently offering deposits to low income people?            In general, what is the financial condition of those that do provide services to the poor?            Describe your efforts to remove some of the barriers between FSPs and VSLAs including:</p> <ol style="list-style-type: none"> <li>1. Increase financial understanding or information between FSPs and VSLA members</li> <li>2. Reduce age and gender discrimination (product/service refinements that specifically address women/girl's needs)</li> <li>3. Support the development of products/services that are appropriate for low income earners with and erratic cash flow</li> <li>4. Support improved access (through MNOs) and other innovations in serving geographically dispersed segment (outreach)</li> </ol> <p>Can you describe what innovations you are bringing to bear on overcoming some of these challenges/barriers?            Technology? Agent networks?</p>	Objective: Assess project's approach to dealing with barrier to financial services – this could involve assessing and supporting improvements at both the supply end of financial services (FSPs – assessment processes, training/coaching, facilitation, etc.) as well as demand end (VSLA members – e.g. financial literacy training, )
EV8a	Is the project accurately assessing gender specific barriers to financial inclusion?	What needs assessment processes/research has the project conducted to specifically assess particular gender barriers to financial inclusion for mature VSLAs?	See above

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
EV8b	Is CARE effectively responding to gender specific needs and situations?	Assess application of gender strategies Based on answers above, how is the project responding to these unique, particular gender barriers to financial inclusion for Mature VSLAs	See above
EC1	How well are resources being allocated within the project to meet the project's objectives?	FINANCIAL OFFICER ONLY – What is the breakdown, by activity, of budget resources? Were there significant budget variances from year 1 and year 2 between what was projected and what was actually spent (and in what areas)? Are these resource allocations appropriate (assess return on investment)? What changes could be made to these allocations?	Objective: To evaluate the allocation of resources to different activities and their related impact to improving the livelihoods of the ultra-poor. E.g. comparing the impact of VSLA group formation vs. linking VSLAs with FSPs...
EC2	What consideration has been given to address the issues of convenience, access and predictability of financial services received by the program participants? What has the project done to address these issues?	SUPPLY: How has POWER Africa supported FSPs to develop products and services that support increased numbers of banked VSLAs? What more could be done in this area? DEMAND: What are the key barriers to accessing financial services for the POWER Africa groups in CI? How are these barriers conveyed to the FSPs?	Objective: Evaluate the project's capacity to resolve convenience, access and predictability issues from both the supply and demand side for financial services
EC3	How is the project ensuring that the efficiency and productivity of village agents is optimized?	Are there VAs being trained in CI? How are the VAs paid? (salary, by VSLA, by training) How much are they paid? Who pays them? (sustainability of the service) Is there a continuing education program for VAs? What is the turnover of VAs? How are unproductive or inefficient VAs handled? Do you fire them?	Objective: Evaluate the productivity and efficiency of the VA model? Look at pros and cons...

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
		If you did not use VAs, what other approaches/intermediaries could you use to implement the program (e.g. Ag Extension Agents, faith workers, community health workers, etc.)?	
EC4	To what extent is the project able to leverage resources, expertise, and tools from other parts of CARE as well as other stakeholders, partners and program participants to maximize the program's impact?	<p>Questions around project coordination, collaboration, cost sharing, technical exchanges and sharing (including with MasterCard Foundation, FSPs, etc.)</p> <p>What has been your experience with the following stakeholders and implementing partners:</p> <ol style="list-style-type: none"> <li>1. GLID</li> <li>2. ABATANGAMUCO</li> <li>3. MFIs</li> <li>4. Ministry of Women and Social Affairs</li> <li>5. Ministry of Economic and Finances – Micro Finance Unit?</li> <li>6. Others?</li> <li>7. Other international groups?</li> </ol>	
EC5	How is the project ensuring that the tools, capacities and learning created out of this project will benefit other program countries as well as within the larger CARE system, its partners and other stakeholders to multiply program impact?	<p>What are your documentation and distribution (within Burundi, CARE, partners, etc.) processes for:</p> <p>Training programs, manuals etc.</p> <p>VSLA Linkages processes</p> <p>Scaling up processes</p> <p>Do you contribute info to any local, international communities of practice (banking)?</p>	

## Annex D: Data Collection Tools including Questionnaires

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
I1	Is Power Africa likely to achieve its core objectives? What are the major factors impacting the achievements or non-achievement of project objectives?	Will you reach your objectives? What about scaling up? Issues, challenges? Any multiplier or spillover effects that you can comment on? Unintended consequences? Intended consequences?	
I2	Has the project put into place a robust monitoring and impact measurement system to measure the changes taking place at the individual, household and group level?	Describe your M&E system? How do you use the M&E system? Does it provide you with the info you need to make programming decisions?	Objective: Evaluate the efficacy of the M&E program
S1	How the program assesses the quality of the groups and members satisfaction they receive from the program?	Questions about assessment - group assessment, quality of training, track changes in capacity (individual, HH, group levels), tracking banked numbers	
S2	How the program is ensuring that the linkages facilitated between groups with financial service providers, government agents, village agent networks are sustainable?	What steps are being taken to ensure training and facilitation services linking VSLAs with FSPs are integrated into existing institutions, structures, capacities (e.g. government agents, village agents, etc.). Do you have an exit strategy for the project? Is there a built-in transition/weaning off of POWER Africa's support? / Is there a plan for transition the services provided under POWER Africa to local institutions and/or organizations? For effective interventions, how will you support planning/resourcing for scaling of these components of the program before/after the project ends? What is the political support for the program after external	See also EC3

**Annex D: Data Collection Tools including Questionnaires**

Q#	Evaluation Question	Evaluations Sub-Questions	Notes / References
		support (i.e. POWER Africa) ends? Do you have a communication strategy in place to “sell” the program locally?	

## Annex D: Data Collection Tools including Questionnaires

### Adolescent Girls/Burundi

<b>Nom:</b>	Entrevue avec les membres du groupe VSLA (ou AVEC en français), groups en existence depuis le début du projet.
<b>Activité d'évaluation et date</b>	Discussion en groupe (6-7 individus maximum) xx/04/2016 Endroit (TBD actual region, location)
<b>Reliée aux Questions:</b>	Relevance 1,2, 3, Effectiveness 2A, 3, 6, 8a and b, Efficiency 2, 3, Impact 1, Sustainability 1, 2
<b>Interviewer:</b>	
<b>Littérature utilisée</b>	<ul style="list-style-type: none"> <li>• Rolling Profiles/Change Spectrum</li> <li>• Annual Report (Y1)</li> <li>• VSLA Alignment/ Access Africa Standard Guidelines (see excerpt from questionnaire at end)</li> <li>• VSLA Manual, Integrated Gender 2013 (in Resource Material shared folder)</li> <li>• CARE report: Connecting the World's Poor with the Global Economy (Resource Material Folder)</li> </ul>

### A) Contexte de l'exercice d'évaluation à mi-parcours du projet POWER.

#### Intro: Bref Contexte de l'évaluation à mi-parcours.

- Merci pour votre temps.
- L'évaluation à mi-parcours du Projet Power Africa au Burundi est en train de se dérouler au cours des trois prochains mois
- Au Burundi, l'évaluation à mi-parcours se concentrera principalement sur l'examen des progrès accomplis pour mettre en place et encadrer VSLAs .
- La plupart des groupes comprend des filles adolescentes--avec banques et institutions financières et l'évaluation des processus opérationnels liés aux projets visant à faciliter ces liens. La spécificité du projet POWER au Burundi est que les interventions sont axées sur les filles adolescentes majoritairement comparé à d'autres pays du projet POWER.
- L'évaluation va aussi déterminer l'impact de programme qui donne une formation ciblée aux caractéristiques de ce groupe démographique qui va au delà de la formation VSLA « régulière » sur l'éducation financière, etcetera.
- Une autre composante ou facteur particulier au Burundi est l'existence d'une crise politique de long durée nuisant à la situation des plus vulnérables au pays—au niveau économique, social et culturel.
- Cette évaluation ne recueille pas de données quantitatives, mais se concentre plutôt sur les données qualitatives clés qui nous aideront à élaborer un "apprentissage réfléchi" afin de fournir des suggestions d'ajustements à l'équipe de gestion de projet afin d'assurer le succès du projet.
- Cette évaluation n'évalue pas le travail des différents gestionnaires de projet, employés, consultants ou du personnel.

## Annex D: Data Collection Tools including Questionnaires

- Nous vous encourageons à être ouvert et honnête en répondant à nos questions. Comme nous l'avons mentionné, vos commentaires et suggestions sont essentiels afin d' identifier les facteurs de réussite et les défis pour le projet, ce qui permettra d'améliorer ses performances.
- Votre participation à cette évaluation et les informations que vous fournissez seront tenues strictement confidentielles et vous ne serez pas identifié de quelque façon que dans notre rapport.
- Vous êtes interviewé sur les domaines clés suivants d'enquête liées à l'évaluation. Voir questions ci-dessous dans le tableau:
  - Pertinence
  - efficacité
  - Efficience
  - Impact
  - Durabilité
- L'interview complète prendra environ 1h 15 minutes.
- Avec votre permission, nous allons enregistrer cette entrevue.

Q#	Question Évaluation	Sous-Questions d'Évaluation	Notes / Références
<p>Objectif général de l'entrevue</p> <p>Nous désirons comprendre les besoins des adolescentes qui sont membres VSLA et comprendre leurs objectifs futurs et les plans pour faire croître leurs activités génératrices de revenus, et comment elles peuvent mieux contribuer comme citoyennes de leurs communautés. Nous voulons sonder plus profondément sur la façon dont le projet a travaillé pour soutenir les groupes VSLA - en particulier pour les plus pauvres en milieu rural. Il faut porter particulièrement attention au langage corporel des répondantes et nous désirons également savoir comment les adolescentes se comportent dans leur groupe VSLA.</p>			
	Questions de base aux membres du VLSA	<ol style="list-style-type: none"> <li>1. Depuis combien de temps êtes-vous membre du VSLA?</li> <li>2. Pourquoi avez-vous joint ce groupe?</li> <li>3. Comment décririez-vous votre expérience dans ce VSLA? Si nécessaire: suggérez "Satisfait? Mécontent? Pas sûr?"</li> <li>4. Quelle était votre situation avant de rejoindre le VSLA? Étiez-vous étudiante? Étiez-vous d'une famille avec / sans salaire régulier?</li> <li>5. Quel est votre état familial? Encerclez les reponses appropriées :                             <ol style="list-style-type: none"> <li>a) Restez-vous avec vos parents?</li> <li>b) Avec une membre de la famille?</li> <li>c) Avez-vous des enfants?</li> </ol> </li> </ol>	Objectif: connaître l'expérience de l'individu dans le VLSA

## Annex D: Data Collection Tools including Questionnaires

Q#	Question Évaluation	Sous-Questions d'Évaluation	Notes / Références
		d) Êtes-vous dans une relation avec un jeune homme/garçon?	
	Fonctionnement du VSLA (AVEC)	<ol style="list-style-type: none"> <li>1. Comment avez-vous appris les règlements du VSLA/AVEC? (Grâce au Agent Encadreur (AE) ou grâce au partenaire d'exécution (Coordinateur de Terrain/CT)?</li> <li>2. À quelle fréquence vous rencontrez-vous dans votre groupe?</li> <li>3. Est-il composé uniquement d'adolescentes ou d'un mélange de femmes d'âges divers? Que préférez-vous?</li> <li>5. Quelle méthode utilisez-vous pour économiser de l'argent en tant que groupe?</li> <li>6. Avez-vous un compte bancaire? Utilisez-vous un téléphone mobile?</li> </ol>	<p>Objectif: Comprendre le fonctionnement du VSLA</p> <p>Identifier si le VSLA suit les meilleures pratiques identifiées par CARE en vertu de leurs normes Access Africa. Il y a quatre (4) normes et ensuite accompagnant les meilleures pratiques. (Voir Matériel de ressources Dossier pour Questionnaire). Voir la fin du document pour la liste des normes.</p>
R1	Dans quelle mesure le projet traite des besoins prioritaires du Burundi, des régions et leur populations?	<ol style="list-style-type: none"> <li>1. En tant que groupe, quels sont vos trois plus grands défis de groupe? (par exemple, gouvernance, conflits internes, l'engagement des membres, les compétences techniques, la transparence, le leadership, le changement des membres)?</li> <li>2. Comment est-ce que le programme POWER vous a appuyé afin de relever ces défis?</li> <li>3. Parlez-moi de la formation que vous avez reçue?</li> <li>4. Quelle est la chose la plus importante que vous avez apprise grâce à cette formation?</li> </ol>	
R2	Le projet réussit-il à atteindre les populations-cibles identifiées?	<ol style="list-style-type: none"> <li>1. Décrivez les caractéristiques communes des membres de votre VSLA-AVEC (paramètres: l'âge, le sexe, la richesse, l'emplacement, etc.)</li> <li>2. Quels sont vos défis spécifiques des filles adolescentes par rapport des garçons de votre âge?</li> <li>3. A ton avis, quel est l'avantage de former un VSLA-AVEC spécifiquement cible aux filles?</li> <li>4. Quelles sont les forces spécifiques?</li> </ol>	

## Annex D: Data Collection Tools including Questionnaires

Q#	Question Évaluation	Sous-Questions d'Évaluation	Notes / Références
R3	Quel soutien supplémentaire ou des services les membres du groupe ont-ils besoin?	<ol style="list-style-type: none"> <li>1. Qu'est-ce qui manque au soutien du programme?</li> <li>2. Quelle formation supplémentaire pourrait être fournie?</li> <li>3. Quels services supplémentaires peuvent être fournis?</li> </ol>	
Ev2a	Comment la méthodologie de VSLA a-t-elle été adaptée pour desservir les populations les plus vulnérables dans des contextes différents?	<ol style="list-style-type: none"> <li>1. Pensez-vous que le soutien fourni par POWER Africa est pertinent à votre situation particulière?</li> <li>2. Existe-t-il des aspects de l'exécution du programme (formation, appui à la connexion avec des banques/institutions financières (le cas échéant), qui ne s'appliquaient pas à votre cas?</li> <li>3. Comment le programme pourrait être amélioré?</li> </ol>	
EV3	Comment le projet évalue-t-il les besoins des groupes matures aux fins de connexion avec des FSFs?	<ol style="list-style-type: none"> <li>1. Votre groupe a-t-il été évalué à l'aide de l'outil CARE d'évaluation de préparation?</li> <li>2. Pensez-vous que le processus d'évaluation est juste?</li> <li>3. Décrivez les avantages d'être un groupe connecté avec des banques/institutions financières.</li> <li>4. Est-ce que le lien de connexion a conduit à des améliorations dans la gestion financière du groupe? Et celles des membres?</li> </ol>	<i>Excerpt from CARE Report 2013: Connecting the World's Poor to the Global Economy. See appendix for Readiness Linkage Assessment Tool: 75% of marks related to Quantitative Assessment i.e. Attendance rates; Loan Fund Utilization, etc. and 25% attributed to Qualitative Assessment i.e. meeting procedures; member awareness of group norms; decision-making about loans.</i>
EV6	Comment le projet se penche-t-il sur les obstacles à la liaison des groupes avec des fournisseurs de services financiers ?	<ol style="list-style-type: none"> <li>1. Comment voyez-vous l'étape pour rejoindre des services plus formalise?</li> <li>2. Quelles sont vos attentes par rapport à ce lien? De meilleures économies ? plus de prêts parmi les membres du groupe? Plus de prêts du FSF au groupe? Des prêts pour les membres individuels? Comment pensez-vous que cela va fonctionner? Qui vous a parlé de ce sujet? Le FSF? POWER (staff dont CT)? Le promoteur de groupe (AE)?</li> </ol>	<p>Ces éléments sont notés comme les défis-clés de mise en œuvre des liens dans le rapport établi par CARE en 2013: <i>Connecting the World's Poorest People to the Global Economy</i>.</p> <p><b>Les défis dans la mise en œuvre de liaison:</b> Malgré les résultats positifs décrits ci-dessus, les pilotes ont rencontré un certain nombre de défis. Pour les <b>groupes: Peu de banques:</b> la présence limitée des institutions financières formelles dans les zones rurales, il est impossible pour de nombreuses personnes d'accéder aux services financiers de base. <b>Distance à la Banque:</b> certains</p>

## Annex D: Data Collection Tools including Questionnaires

Q#	Question Évaluation	Sous-Questions d'Évaluation	Notes / Références
			<p>groupes ont décidé de ne pas lier en raison du coût et du temps engagés pour se rendre à la banque. <b>Risque de fonds en transit:</b> les groupes sont confrontés à un risque de vol pendant le transport des fonds en provenance et à la banque. <b>Connaissance limitée de la banque ou le personnel de la microfinance sur les groupes d'épargne et le processus de liaison:</b> certains gestionnaires ou le personnel des succursales ne sont pas formés et ne sont pas en mesure de fournir le bon type de soutien aux groupes d'épargne. Les changements internes dans les systèmes et les processus au sein de la banque: menant à la confusion parmi les membres du groupe. <b>Une mauvaise communication entre le siège de l'institution financière et ses branches:</b> menant à la confusion parmi les membres du groupe que le personnel ne sont pas au courant des procédures.</p>
EV8a	Le projet évalue-t-il avec précision les obstacles spécifiques au genre qui nuisent à l'inclusion financière?	<ol style="list-style-type: none"> <li>1. Pouvez-vous rappeler toutes les activités ou les discussions de votre formation qui vous a aidé à parler de rôles de genre, défis que les femmes et les filles peuvent faire face dans leur environnement? Si oui, s'il vous plaît décrire un ou deux exemples de ce que vous avez fait dans la formation?</li> <li>2. Êtes-vous en mesure d'utiliser cette information / formation dans votre vie de tous les jours? Dans les activités VSLA?</li> </ol>	<p><b>Extrait du manuel VSLA, Genre Intégré (CARE 2013)</b></p> <p>Outil / Activité 2: PILE TRIAGE (de Pathway Group Empowerment Outil de CARE, 2012)</p> <p>But: Les participants seront en mesure d'articuler certaines des questions-clés basées sur le genre autour de qui, dans un ménage donné, rend la décision autour de tâches différentes, ainsi que l'accès et le contrôle des ressources. Matériaux: couleur des fiches, des pierres ou des bandes, des marchés</p> <p>Durée: 45 min-1 heure Participants: MixedVenue:</p>

## Annex D: Data Collection Tools including Questionnaires

Q#	Question Évaluation	Sous-Questions d'Évaluation	Notes / Références
			VSLA Meeting Place
EV8b	Est-ce que CARE répond efficacement aux besoins et situations spécifiques reliées au genre ?	<ol style="list-style-type: none"> <li>1. Comment est-ce que votre agent encadreur (AE) travaille pour améliorer les enjeux du genre de votre communauté? (Noter : Toutes les AE sont les femmes au Burundi)</li> <li>2. Qu'en est-il du sexe des partenaires/Coordinateur du Terrain travaillant à la mise en œuvre du VLSA-AVEC?</li> </ol>	
EC3	Comment le projet veille-t-il à ce que l'efficacité et la productivité des agents de village soient optimisées?	<ol style="list-style-type: none"> <li>1. Quelle est votre relation avec votre Agent Encadreur(AE)</li> <li>2. À quelle fréquence rencontrez-vous le AE?</li> <li>3. Quels types de services et de soutien le AE fournit-il au groupe?</li> <li>4. Comment rémunérez-vous le AE? Reçoit-il un paiement d'une autre organisation?</li> <li>5. Est-ce que l'information et l'appui fourni par le AE en vaut la peine?</li> <li>6. Quelles sont les avantages/désavantages à travailler uniquement avec les femmes AE?</li> </ol>	
I1	Est-ce que POWER Africa sera capable d'atteindre ses objectifs fondamentaux? Quels sont les principaux facteurs qui influent sur les réalisations ou la non-réalisation des objectifs du projet?	<ol style="list-style-type: none"> <li>1. Êtes-vous satisfait de la façon dont le groupe est organisé et géré?</li> <li>2. Quels sont les avantages que vous avez reçus en participant à un VSLA?</li> <li>3. Qu'est-ce qui a changé depuis votre participation au projet POWER Africa? Encercler la réponse donnée par la répondante : <ol style="list-style-type: none"> <li>a) Avez-vous changé personnellement? Comment??</li> <li>b) Y a-t-il eu des changements dans la situation de votre ménage? De votre rôle au sein de votre ménage?</li> <li>c) Y a-t-il eu des changements dans votre groupe?</li> </ol> </li> <li>7. Examiner la cohérence: Croyez-vous que la qualité de la programmation est la même pour tous les participants? Y a-t-il de la variation? Si oui, pourquoi?</li> <li>8. Croyez-vous que tous les VSLA bénéficient également de leur participation au projet?</li> </ol>	

## Annex D: Data Collection Tools including Questionnaires

Q#	Question Évaluation	Sous-Questions d'Évaluation	Notes / Références
S1	Comment le programme évalue la qualité des groupes et la satisfaction des membres recevant le programme?	<ol style="list-style-type: none"> <li>1. Comment le feedback est-elle recueillie à partir de votre groupe?</li> <li>2. Croyez-vous que vos commentaires/feedback pendant les deux premières années du programme ont été utilisés?</li> <li>3. Quels changements sont-ils survenus dans la programme à la suite des feedback des membres VSLA?</li> </ol>	
S2	Comment le programme veille-t-il à ce que les liens entre les groupes et fournisseurs de services financiers, des agents du gouvernement, et les réseaux sont durables?	<ol style="list-style-type: none"> <li>1. Quels sont vos projets futurs par rapport à : épargne / emprunt?</li> <li>2. Allez-vous continuer à s'engager comme membre de VSLA/AVEC?</li> <li>3. Pourquoi?</li> <li>4. Quelles sont vos idées pour mieux rassurer la durabilité des changements survenus par biais de projet?</li> <li>5. Comment voyez-vous la continuation de vos efforts sans l'appui / financement de CARE? Est-il possible de continuer sans appui/formation?</li> <li>6. Comment voyez-vous l'avenir? Sur quelles objectifs est-ce que vous allez vous pencher?</li> </ol>	

### Annex: Standards Questionnaire to ensure VSLAs are aligned with Access Africa Standard Operating Procedures for VSLAs.

<b>Standard 1: Transparency</b>		
<p>People self select themselves to form a VS&amp;L group. All transactions happen in front of the group with a seating arrangement that allows everyone to participate and follow what is happening. At the end of the meeting, member passbooks, loan and social funds plus any special contributions e.g. those mobilized for village agent fees are locked up in a secure container with 3 locks kept by 3 different members until the next meeting. This prevents transactions outside meetings.</p>		
13. How have you decided to come together to form a group?	0	1
14. What is the frequency of your meetings?	0	1
<ul style="list-style-type: none"> <li>• How many times did you meet during the last 3 months?</li> </ul>	0	1

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<p>15. What happen if a member is in need of money before the meeting?</p> <ul style="list-style-type: none"> <li>• Since you start the current cycle, have you ever opened the cash-box outside the meeting?</li> </ul>	<p>0 1 2</p>
<p>16. Observe and rate the sitting arrangement of the group</p>	<p>0 1 2</p>
<p>17. Have you ever fined a member for the following reason: non attendance to meetings, late to meeting, chatting during meeting?</p> <ul style="list-style-type: none"> <li>• Who are the members who have never been fined</li> <li>• For what reason they have never been fined</li> </ul>	<p>0 1 2</p>
<p>18. KNOWLEDGE OF THE BY-LAWS BY MEMBERS: Select 3 members randomly and ask them to cite one point of the by-law of the group</p>	<p>0 1 2</p>

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Men and Boys/Burundi

<b>Nom :</b>	Entrevue avec les membres d'une communauté (hommes et garçons). Ceux-ci ne sont pas nécessairement des membres du foyer liés aux membres de l'AVEC
<b>Activité et date de l'évaluation :</b>	Discussion individuelle avec les membres xx/04/2016 Endroit : (à déterminer l'endroit/la région actuelle)
<b>Relatif aux questions :</b>	Pertinence 1,2, 3, Efficacité 2A,
<b>Responsable de l'entrevue :</b>	À déterminer, Évaluateur externe Révisions par : Christine Skladany
<b>Littérature révisée en préparation :</b>	<ul style="list-style-type: none"> <li>• Profils de roulement / spectre de changement</li> <li>• Rapport annuel (Y1)</li> <li>• Alignement AVEC/ Accès aux directives classiques de l'Afriques (voir l'extrait du questionnaire à la fin)</li> <li>• Manuel AVEC, Intégration du genre 2013 (dans le fichier partagé de ressources matérielles)</li> <li>• Rapport CARE : relier les gens pauvres de la terre à l'économie globale (fichier ressources matérielles)</li> </ul>

### **E) Un bref contexte de l'exercice mi-parcours.**

#### **Introduction : bref contexte de l'exercice mi-parcours.**

- Merci pour votre temps.
- L'évaluation à mi-parcours du projet POWER Africa au Burundi se déroule au cours des trois prochains mois.
- Au Burundi, l'évaluation à mi-parcours se concentrera principalement sur l'examen du progrès à promouvoir le AVEC aux adolescentes et aux femmes.
- La plupart des groupes comprend des filles adolescentes--avec FSFs, et l'évaluation des processus opérationnels liés aux projets visant à faciliter ces liens. La caractéristique particulière du projet POWER au Burundi est que les interventions sont axées sur les filles adolescentes, comparé à d'autres pays du projet POWER.
- L'évaluation va aussi déterminer l'impact de programme qui donne une formation ciblée aux caractéristiques de ce groupe démographique qui est au delà de la formation VSLA « régulière » sur l'éducation financière, etcetera.
- Une autre composante ou facteur particulier au Burundi est l'existence d'une crise politique de long durée nuisant à la situation des plus vulnérables au pays—au niveau économique, social et culturel.
- Cette évaluation n' évalue pas le travail des différents gestionnaires de projet, employés, consultants ou du personnel
- Cette évaluation ne recueille pas de données quantitatives mais mettra plutôt l'attention sur les données qualitatives clés qui permettront d'élaborer un « apprentissage réflexif » pour l'équipe de direction afin de les aider à faire des ajustements au projet pour en assurer son succès.

## Annex D: Data Collection Tools including Questionnaires

- Nous encourageons que vous soyez ouvert et honnête avec vos réponses relatives au projet. L'honnêteté de vos réponses demeure vitale afin que nous puissions identifier les facteurs à succès ainsi que les défis du projet qui permettront d'en améliorer sa performance.
- Votre participation à cette évaluation, ainsi que toute information partagée, sera gardée en la plus stricte confidentialité et vous ne serez d'aucune manière identifié dans notre rapport.
- Vous serez interviewé sur les éléments clés de l'enquête relative à l'évaluation. Voir les questions dans le tableau ci-dessus :
  - *pertinence*
  - *efficacité*
  - *impact*
- L'exercice prendra approximativement 30 à 45 minutes.
- Avec votre permission, cette entrevue sera enregistrée.

Q#	question d'évaluation	sous-questions d'évaluation	notes / références
<p>OBJECTIF GÉNÉRAL DE L'ENTREVUE :</p> <p>Comprendre les besoins des adolescentes membres AVEC, leurs objectifs et plans futurs pour la croissance, leurs activités relatives à générer des revenus, et à s'établir en tant que citoyennes contributrices à leurs communautés. Nous voulons un sondage approfondi de l'appui apporté par le projet au AVEC – plus particulièrement pour les gens ultra-pauvres en milieu rural et péri-urbain. Nous voulons connaître votre perspective générale sur AVEC, relativement aux filles dans votre communauté et l'impact du projet sur les hommes et garçons de même communauté.</p>			
	<p>Questions de base/pour mieux comprendre le profil démographique des répondants.</p>	<ol style="list-style-type: none"> <li>1. Connaissez – vous une fille/membre d'un groupe AVEC?</li> <li>2. Quel est votre niveau d'éducation complète?</li> <li>3. Quels sont vos activités principales à générer des revenus?</li> <li>4. De quel type est votre résidence? (*À discuter en formation)                             <ol style="list-style-type: none"> <li>a) Maison unifamiliale?</li> <li>b) Maison partage avec membres d'une autre famille?</li> <li>c) Hébergement temporaire?</li> <li>d) D'autres types?</li> </ol> </li> </ol>	

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Q#	question d'évaluation	sous-questions d'évaluation	notes / références
R1	1.2 Quel est le succès du projet à rejoindre les populations identifiées?	<ol style="list-style-type: none"> <li>1. Êtes-vous au courant des activités destinées aux filles adolescentes au Burundi / dans votre région pour appuyer leur engagement social/économique?</li> <li>2. Comment est-ce que vous considérez ces activités? (Encercler la réponse donnée) <ol style="list-style-type: none"> <li>a. Êtes-vous satisfait des efforts existants?</li> <li>b. Insatisfait?</li> <li>c. Pas d'opinion?</li> </ol> </li> <li>3. Avez-vous un proche qui fait partie de ce groupe? Si oui, approuvez-vous sa participation au groupe?</li> <li>4. Selon vous, quels sont les bénéfices de participation de cette fille en tant que membre du groupe AVEC?</li> <li>5. (Si la fille est connue) Quel a été l'impact de sa participation au AVEC pour son foyer? Plus d'argent? Autre chose?</li> <li>6. (Si le projet est connu) Autre que son foyer, diriez-vous que la structure d'AVEC a eu un impact sur votre communauté? Si oui, expliquez. Est-ce que le AVEC a aidé en situation de crise de sécurité?</li> </ol> <p><i>(**Questions spécifiques sur points potentiels négatifs)</i></p> <ol style="list-style-type: none"> <li>1. Est-ce que vous considérez qu'il y en a des points négatifs de participation? (<i>Donner quelques exemples : femmes/filles ont moins de temps pour les responsabilités de la maison-garde d'enfant; femmes/filles sont plus présentes sur le marché du travail et prendre les « emplois » des hommes/garçons.</i>)</li> <li>2. Est-ce que le projet a des points négatifs juste pour les hommes/garçons de votre communauté?</li> <li>3. Si une fille/proche ramasse plus d'argent par biais de ses activités économiques, est-ce que vous considérez qu'elle devrait avoir le droit à son argent au moment qu'elle va se marier? (<i>A Noter : Dans la pratique/loi courant du pays, la</i></li> </ol>	

## Annex D: Data Collection Tools including Questionnaires

Q#	question d'évaluation	sous-questions d'évaluation	notes / références
		<p><i>femme n'a pas le droit à ses propres biens lorsqu'elle se marie. Tout doit être transféré à son conjoint/mari).</i></p> <p>4. Comment est-ce que le gouvernement, les organisations/groupes communautaires devraient s'organiser afin que ces groupes de filles puissent bénéficier des ces avantages économiques et sociaux à plus long terme?</p> <p><i>(Questions spécifiques sur les connaissances de ABATANGAMUCO)</i></p> <p>5. Si oui, qu'est-ce que POWER devrait faire pour gérer ces effets non-intentionnels? Devrait-il commencer à inclure des garçons et des hommes?</p> <p>6. Êtes-vous au courant des activités d'ABATANGAMUCO dans votre communauté? Que pensez-vous qu'ils font?</p> <p>7. À part ABANTAGAMUCO, pensez-vous que d'autres services et/ou organisations devraient être offerts aux hommes et garçons de votre communauté?</p>	
Ef2	<p>2.8a Est-ce que le projet évalue avec précision les obstacles spécifiques de genre à l'inclusion financière?</p> <p>2.8b. Est-ce que CARE répond efficacement aux besoins et aux situations spécifiques de genre?</p>	<p>1. Dans votre communauté, quels, croyez-vous, sont des défis spécifiques pouvant empêcher aux femmes et aux filles d'obtenir leur indépendance financière?</p> <p>2. Croyez-vous que POWER adresse ces défis? Devraient-ils (POWER) en faire davantage? De quelle manière? Qui devrait intervenir aussi? Dirigeants de communauté? Écoles? Firmes? Gouvernement?</p> <p>3. Croyez-vous que si les femmes peuvent obtenir l'indépendance financière, cela puisse avoir des effets involontaires (positifs et négatifs) sur le foyer? Sur les garçons et les époux? Sur le village?</p> <p>4. Si oui, de quelle manière est-ce que POWER devrait adresser ces effets?</p>	

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Q#	question d'évaluation	sous-questions d'évaluation	notes / références
R4	<p>4.1 Est-ce que POWER/PROFIR est susceptible d'atteindre ses objectifs de base? Quels sont les principaux facteurs qui influent sur la réalisation ou la non-réalisation?</p> <p>Se lie à la méthodologie R2</p>	<ol style="list-style-type: none"> <li>1. Croyez-vous que les filles adolescentes bénéficieront d'être membre de AVEC?</li> <li>2. De quelle manière exactement? (Encerclez tous les réponses données par le répondant)               <ol style="list-style-type: none"> <li>a) Une augmentation de son revenu?</li> <li>b) Une augmentation de sa confiance et son estime de soi?</li> <li>c) D'autres impacts sur les filles?</li> <li>d) Sur d'autres membres de votre foyer?</li> </ol> </li> <li>3. Croyez-vous qu'il y en a des mesures additionnelles qui pourraient aider ou mener à une égalité entre les filles/garçons dans votre communauté, outre celles définies par ce projet?</li> <li>4. Nommez trois idées qui pourraient influencer /aider le projet à atteindre ses objectifs?</li> </ol>	
R3	<p>De quel <u>soutien ou service additionnel</u> les membres auraient besoin dans chacun des contextes?</p>	<ol style="list-style-type: none"> <li>1. Croyez-vous que le soutien fourni par POWER Africa est pertinent aux circonstances particulières des filles dans votre communauté?</li> <li>2. De quoi aurait besoin les filles adolescentes?</li> <li>3. Votre foyer aurait besoin de soutien ou service particulier?</li> <li>4. De quel type?</li> </ol>	

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Data Collection Training Agenda/National Enumerators/Burundi ONLY

<b>Jour 1- Formation de Enquêteurs Nationaux-Collecte de données – Team Burundi</b>				
<b>Heure</b>	<b>Agenda</b>	<b>Articles/ Questions à répondre</b>	<b>Documents requis</b>	<b>Personne</b>
09:00	Salutations Objectifs MTE Objectifs de Collecte de données Examen de l'ordre du jour	<i>Quelles sont les attentes pour la journée? Les Consultants/Participants?</i>	Agenda/Programme	Alexis
9:15	Développement de l'échantillon et la compréhension des régions sélectionnées. L'élaboration d'un programme de collecte de données.	<i>De qui aurons-nous à recueillir des données? Quand les données seront-elles collectées?</i>		Christine
9:45	Attentes de protocole pour les énumérateurs <ul style="list-style-type: none"> <li>- Le processus d'entrevue</li> <li>- Composition de l'équipe (masculin/féminine par équipe)</li> <li>- Photos/Enregistrement</li> <li>- Questions éthiques</li> <li>- Générer des notes claires et concises sur les réponses</li> </ul>	<i>Quelle approche sera suivie pour la collecte des données? Quels sont les conseils? Les meilleures pratiques et les processus qui doivent être suivis?</i>	Termes des références Meilleures pratiques de CARE	Alexis
10:15	Pause			
10:30	Examen des différents outils de collecte de données, par le répondant (membre fille adolescente VSLA, Promoteurs de Groupes) Partie 1	<i>Partage d'expérience de Côte D'Ivoire: expérience en entrevues. Que faire pour gérer bien son temps. Gestion du contenu—assurant une couverture équilibrée, même si vous n'avez pas le temps de poser toutes les questions.</i>	Guides d'entrevues	Franque
12:00	Déjeuner			
13:00	Examen des différents outils de collecte de données, par le répondant (Membre du ménage VSLA-AVEC, garçons/hommes affectés) Partie 2	<i>Quelles sont les stratégies pour remplir les outils de collecte des données? Gestion du temps. Gestion du contenu—assurant une couverture équilibrée, même si vous n'avez pas le temps de poser toutes les questions</i>	Guides d'entrevues	Alexis
14:30	Les considérations de genre dans les entrevues	<i>Questions reliées et comment il faut observer et se comporter pour éliminer les biais de genre.</i>	Meilleures pratiques	Alexis
15:30	Clôture			

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<b>Jour 2 - Formation de Enquêteurs Nationaux-Collecte de données – Team Burundi</b>				
<b>heure</b>	<b>Agenda</b>	<b>Articles/ Questions à répondre</b>	<b>Documents requis</b>	<b>Personne</b>
08:00	Départ pour la destination (Bisiga)	<i>Test-pilote des guides d'entrevue avec les filles adolescente membres de VSLA, membres de la famille et les gens affectés dans la communauté. Collecte préliminaire de données.</i>	Agenda/Program	Alexis
9:15	Collecte des données sur le terrain -filles adolescentes/membres de VSLA (Groupes 1,2 et 3) -membres de ménage (Group 1) -membres de communauté (hommes/garçons) (Groupe 2) -Promoteurs de groupe / agents du villages (Groupe 3)	<i>Chaque groupe d'énumérateurs va se diviser et faire la collecte avec un ou deux communes avec de divers groupes des parties prenantes ou d'intervenants. Chacun des groupes va rencontrer un groupe de VSLA (1 :30 minutes) et un autre groupe des parties prenantes /intervenants (45 minutes)</i>	Guides d'entrevue	Alexis
11 :45	Fin des entrevues (regroupement pour retour à Bujumbura)			
13:00	Déjeuner en arrivant au bureau			
14 :00	Réviser les notes, organiser vos pensées	<i>Chacun des groupes discute en paire de leur expérience. Il faut mentionner 3 points pour améliorer l'expérience des prochaines visites. Est-ce que des modifications sont nécessaires aux Guides d'entrevues? Est-ce que les questions sont claires? Comment avez-vous travaillé comme équipe?</i>		Alexis
15:00	Discussion en groupe des différentes expériences	<i>Chacun des groupes partagent leur expérience avec les autres. Consultants accessible par Skype?</i>	Guides d'entrevues	Alexis / Franque / Christian par Skype
16:00	Entretien avec l'équipe de MTE/Commentaires finales	<i>Réviser les notes, organiser selon des tendances-clés.</i>	Guides d'entrevues, notes et trends clés.	
16:45	Clôture			

## ANNEX E: LIST OF INDIVIDUALS INTERVIEWED

### **Key Informant Interviews**

(The following list does not include Focus Group Discussions conducted with VSLA members, Household or Community Members)

#### **1. Overarching**

Title
1. Sr. Program Manager/Program Manager, POWER, CARE Canada
2. Chief of Party, POWER
3. Monitoring and Evaluation Advisor, CARE Canada
4. Technical Advisor, CARE Canada
5. Director and Project Manager/ Advisor, Access Africa
6. Program Manager, Financial Inclusion, The MasterCard Foundation
7. Program Manager, Pact Tanzania - <a href="http://www.pactworld.org/country/tanzania">http://www.pactworld.org/country/tanzania</a>

#### **2. Rwanda**

Title
1. Program Manager, PROFIR, CARE Rwanda
2. Director, Womens' Empowerment, CARE Rwanda
3. Country Office Director, CARE Rwanda
4. Monitoring and Evaluation Officer, CARE Rwanda
5. Technical Advisor, Economic Empowerment, CARE Rwanda
6. Learning and Quality Program Coordinator, CARE Rwanda
7. Ministry of Economy and Finance, Financial Sector Development Directorate, Government of Rwanda
8. Central Bank Authority, Government of Rwanda
9. Association de Microfinance de Rwanda
10. Vision Finance Corporation, Head of Operations and Chief Executive Officer
11. Umutanguha, Chief of Operations
12. Coopec Inkunga, Manager, Western Province
13. TIGO Mobile Representatives (3, 1 by email only)
14. SACCO Managers/Officials (3; 1 manager in Eastern Province; 1 manager + 1 loan officer in Western Province)
15. President of the Governance Board, SACCO, Western Province
16. VAN representatives (4, Eastern Province, 4, Western Province)

#### **3. Burundi (Via Skype or in Person(\*) at Annual Learning Event)**

Title
1. Program Manager, POWER, CARE Burundi*
2. Gender Advisor, CARE Burundi
3. Monitoring and Evaluation Officer (GLID)
4. Program Manager, NGO Implementing Partner (Great Lakes Inkingi Development, GLID)
5. Monitoring and Evaluation Specialist, CARE Burundi *
6. Project Officers, GLID (1 male, 1 female)
7. Central Bank Authority (in Dar Es Salaam, Tanzania)*

## **ANNEX E: LIST OF INDIVIDUALS INTERVIEWED**

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### **4. Ethiopia**

<b>Title</b>
1. Chief of Party (FSF+/POWER)
2. MF & VSL Advisor (FSF+/POWER)
3. Gender Advisor (FSF+/POWER)
4. Senior Officers - Global Affair Canada (2)
5. Senior Officials – Ministry of Agriculture (2) (PSNP+AG Extension)
6. Regional Project Manager, East Hararghe (FSF+/POWER)
7. Project Officer (1) (FSF+/POWER)
8. Empowerment Facilitators/Village Agents (3) (FSF+/POWER)
9. Development Agents (MoANR) (3) (Cheffaneni, Hula Janate, Kurfachelle; Adubate, Haromaya)
10. Cooperative Promoter (RUSSACO)
11. Women’s Affairs Agent (MoANR) (2) Kurfachelle, Haramaya
12. Female Role Model (1) Haramaya

### **5. Côte D’Ivoire (CDI)**

<b>Title</b>
1. Country Director, CARE CDI
2. Program Manager, POWER
3. M and E officer, POWER
4. IGA Officer, POWER
5. H&M Program Manager, CARE
6. IT Officer, CARE
7. Bouaké Coordination President, Vice president, Secretary, M&E officer
8. Promoteur de Groupe (VA) Bouaké
9. Advans Bank Bouaké branch Manager
10. MTN Bouaké Director
11. Orange Bouaké Director
12. Promoteur de Groupe (VA) non-lié Bouaké
13. PAMF Director, Bouaké Branch
14. Gender Committee (2 men, 2 women), Bouaké rural
15. Advans, Côte d’Ivoire Director
16. Promoteur de Groupe lié (VA) Abidjan
17. MTN Mobile Money Côte d’Ivoire director
18. Gender Committee (2 men, 2 women), Abidjan
19. Government Agency of Supervision of Microfinance, Director
20. Ecobank Director, Côte d’Ivoire
21. Orange, Mobile Money Director, Côte d’Ivoire
22. Promoteur de Groupe non lié (VA) Abidjan
23. Supervisor of Promoteurs de Groupes, Coordination, Abidjan

## ANNEX F: LIST OF DOCUMENTATION REVIEWED

**Table 6: Literature Review Bibliography - Inventory of Documents Reviewed**

Document Name	Document File Name	Document Description	Relevant Evaluation Question
AA VSLA Questionnaire – Program Level	AA VSL standards QUESTIONNAIRE - Program staff	Program Level Questionnaire – ensuring that the VSLA’s set up are aligned with Access Africa principles	VSLA quality
AA VSLA Questionnaire – Program Level	AA VSL standards QUESTIONNAIRE for assessing group quality - May 2011 - French	Assesses the quality of the VSLA group	
Webinar Script/PPT presentation: Social Performance Guidelines Presentation	Social_Performance_Guidelines_for_SGs_Presentation_10-31-14	Social Performance Guidelines for Savings / Groups: Setting Standards for Quality Programming and Client Protection EEP Savings-Led Financial Services Working Group)	
AA/VSLA Standards Questionnaire (4), by respondent	Standards Questionnaire - Final version July 2013 – RATING Standards Questionnaire - Final version July 2013 – survey Standards Questionnaire - Final version July 2013 –CBT Standards Questionnaire - Final version July 2013		
Planning Workbooks for all four projects under POWER/PROFIR Africa	Planning Workbooks Folder BURUNDIPOWERProjectPlanningWorkbookShareinMay31-2014_commentsKA POWERAFRICACTIONPLANCOTEDIVOIRE020620145h38copy POWERProjectPlanningWorkbook_Ethiopia-revisedafterKigaliworkshop POWERProjectPlanningWorkbook_Rwanda	Project Description Gender Strategy Risk Register Multi-year plans including targets First year work plan M&E Plan	ALL

**ANNEX F: LIST OF DOCUMENTATION REVIEWED**

Document Name	Document File Name	Document Description	Relevant Evaluation Question
VSLA Training Manuals	FE &FL Training manual	VA VSLA Training Guide for <b>mature groups</b> (those that have completed one cycle of the VSLA methodology) – financial education and financial linkages	
VSLA Training Manual (French)	Guide VSLA intégré pour POWER/PROFIR Africa (Tite)		
VSLA Manual	VSLA_Manual_IntegratedGender_May2013	Guide for Field Officers who will facilitate the formation of <b>new VSLAs</b>	
Sector Assessment and identification Kilte Awlaelo (Ethiopia)	22640365ethiopiaUSAIDvaluechain	Identify a model(s) or approach(es) to graduating safety net participants, looking at four different value chains (IGAs). Requirement of the model are that: (i) move poor out of dependency of the safety net; (ii) can be replicated; (iii) and is scalable.	
Banking on Change report	banking-on-change_Barclays	Summary of the case for focusing on savings (vs. credit) as a mechanism for increased financial inclusion for ultra-poor. Key recommendations include: <ol style="list-style-type: none"> <li>1. Recognize group banking</li> <li>2. Build bridges between formal and informal financial sectors</li> <li>3. Invest in and expand access to financial literacy</li> <li>4. Develop strong checks and balances for the ultra-poor</li> </ol>	
BFA focus note2: SG linkages: the case for private service providers	BFA-Savings-Group-Linkages-Focus-Note-2	NOTE: Linking with groups only, study shows a net negative contribution margin to the bank's revenues. Linking groups+members+using mobile money is the most profitable	
BRAC briefing note #1 – ending extreme poverty	BRAC_Briefing_Document_on_TUP	Approaches to targeting the ultra-poor. Five building blocks: <ol style="list-style-type: none"> <li>1. Proper targeting</li> <li>2. Weekly stipends</li> </ol>	

**ANNEX F: LIST OF DOCUMENTATION REVIEWED**

Document Name	Document File Name	Document Description	Relevant Evaluation Question
		<ol style="list-style-type: none"> <li>3. Savings</li> <li>4. Grants of productive assets</li> <li>5. Intensive hands-on training</li> </ol>	
IPA Policy Bulletin - Building stable livelihoods for the ultra-poor	building-stable-livelihoods-ultra-poor	Similar to BRAC article – comprehensive, coordinated and holistic support of ultra-poor is fundamental to graduation	
Banking assessment questionnaire re: financial inclusion	CARE MM-Questionnaire_Final_V11	Questionnaire to assess FSPs and their ability to serve ultra-poor/VSLA groups SOURCE of FSP questions	
CGAP Country Level Savings Assessment Tool	CGAP-Technical-Guide-Country-Level-Savings-Assessment-Tool-Improving-the-Supply-of-Deposit-Services-for-Poor-People-Jun-2008	Describes how to conduct a CLSA study which identifies opportunities and obstacles for poor people to access formal financial services POWER/PROFIR Africa used this approach?? TBC	
PAPER: Connecting the World’s Poorest People to the Global Economy: New Models for linking informal savings groups to formal financial services	ECON-2013-CARE- Connecting-the-worlds-poorest_0	Describes CARE’s work to test 8 different models for linking informal VSLAs with formal financial services. Great potential with positive results but transactions costs remain high + access (distance to travel). Mobile banking may be one solution	
Financial Inclusion Policy Guide	Financial+Inclusion+Policy+Guide+FINAL	Describes four promising policy avenues for facilitating linkages between the financial services to the poor: <ol style="list-style-type: none"> <li>1. Linking formal and informal financial systems</li> <li>2. Linking social protection with financial services</li> <li>3. Harvesting the digital revolution for the poor</li> <li>4. Scaling up weather index-based insurance</li> </ol>	
From Extreme Poverty to Sustainable Livelihoods: A Technical Guide to the Graduation Approach	graduation_guide_final	CGAP/Ford Foundation Step by step guide to implementing the graduation approach to support the poor.	

**ANNEX F: LIST OF DOCUMENTATION REVIEWED**

Document Name	Document File Name	Document Description	Relevant Evaluation Question
		Focus is on <ol style="list-style-type: none"> <li>1. Target Population</li> <li>2. Difficulties reaching the poor</li> <li>3. Urgency – food security is the key</li> <li>4. Graduation approach – resolve consumption issue first→then support for saving money, asset transfer, skills development, &amp; regular coaching and encouragement</li> </ol>	
Measuring change in womens’ economic empowerment: a literature review	Measuring_Change_in_Women_Entrepreneurs_Economic_Empowerment	Paper supports the integration of gender considerations more fully into private sector development measurement systems. Four domains of economic empowerment: <ol style="list-style-type: none"> <li>1. Agency</li> <li>2. Institutional environment, norms, recognition and status</li> <li>3. Social relations, account-ability, networks, influence</li> <li>4. Economic advancement</li> </ol>	Possible source of new or refreshed gender indicators
POWER/PROFIR Africa Proposal to MasterCard Foundation	POWER/PROFIR_Africa_Proposal_CARE_MCF_16082013	Proposal-stage description of the projects and intended results	
Understanding and Measuring Women’s Economic Empowerment	Understanding-measuring-womens-economic-empowerment	Possible source of WEE questions/indicators	
Within Reach: How banks in emerging economies can grow profitably by being more inclusive	Within-Reach_CARE-Accenture-2015	The business case for FSPs to be more financially inclusive including 6 insights	
Crafting a graduation pathway for the Ultra-poor: Lessons and Evidence from a BRAC program	WP109_MatinBRAC-craftingapathwayforultrapoor	Analyzes the BRAC’s graduation pathway to supporting the ultra-poor including lessons learned	

**ANNEX F: LIST OF DOCUMENTATION REVIEWED**

Document Name	Document File Name	Document Description	Relevant Evaluation Question
PROJECT DOCUMENTATION: An extensive number of project documents were reviewed that are too numerous to provide a complete list here. Documents included project proposal, logic frames, performance measurement frameworks, impact assessments, baselines, work plans, annual progress reports, M&E data tables and tools, training schedules, rolling profiles, etc. An indicative list of the documents reviewed is provided below.			
Indicator Performance Tracking Table (IPTT)		Tracks quantitative data for project	
CARE POWER Annual Reports 2014/2015		Provides a narrative and tabular summary of the project's work for each year, including a summary of activities, outcomes achieved, lessons learned, challenge, management and risk updates.	
CARE POWER Quarterly Reporting 2014/2015, per country			
Impact Assessments (Rwanda and Ethiopia) CARE PROFIR-Genesis Consulting (RWA) CARE POWER-Zerihun Consulting (ETH)			
Baseline Study (Burundi and Côte d'Ivoire)			
Rolling Baselines (Burundi and Côte d'Ivoire)			
Management Information Systems (MIS) Reporting			
Rolling Profiles / Change Spectrums (All Countries)			

## ANNEX G: WOMEN'S AND PARTNERS' VOICES

### Women's and Partners' Voices\*: Evidence of Empowerment\_ Focus Group Discussions and KIIs

*\*Organized by CARE GEVW Strategy/Cross Referenced by WEE Ladder*

*\*Individuals who participated in Focus Group Discussions during data collection efforts for the mid-term evaluation are not identified by name. Only where individuals provided their consent as part of project reporting, are their names included.*

#### 1. Building Agency

<b>Individual/Age/Country</b>	<b>Comment</b>
Woman, 28 years old, Eastern Province (Rwanda)	Before I was worried about leaving my house, I have three children (5/8/11 years of age), I now have confidence in myself. I have control over the money I earn, my husband works in Kigali and sends me money so I control/have decisions over our joint earnings.
Woman, 60 years old, Eastern Province (Rwanda)	All training was good, particularly enjoyed the job creation and on the savings and the process overall.
Woman 28 years old, Eastern Province, Rwanda	The biggest theme that I learned..."was how to take out a loan from a FSP, how to manage the repayment, and that you have to think fast and remember that a loan is not a gift."
Adolescent Girl, Burundi	I bought a phone, I communicate easily and I have one hundred thousand Burundian francs in my pocket thanks to Power Africa. It is very significant for a girl like me."
Excerpt from Y1 Annual Report: Letitia NIRAGIRA, Burundi	I am a VSLA group member and also a student at Murago communal college in Form II. I am a Power Africa group member. In May, 17 <sup>th</sup> 2014, I contracted a loan of 10,000 Burundian francs in my group for buying a sack of coal. Within two weeks, the coal bag that I bought at 10,000 BIF gave me an interest of 5,000 Burundi Francs (50%).... Actually, I have taken a second loan of 14,000 BIF and I have invested in commerce of cassava flour, maize flour and cooking oil. These products are sold at home and are solicited in the neighborhood what allows me to combine participation to VSLA activities and to school. I am engaged to continue with diversification of IGAs without interrupting my studies.

**2. Changing Relations**

<b>Individual /Age/Country</b>	<b>Comment</b>
Male, 31 years of age, Eastern Province, Rwanda	I believe the respect for women has increased through these VSLA groups. We see how women can interact with men in these groups and we see how able-bodied they are; this interaction makes the women more self-confident. There is still a lot of work to be done in the community with other men who are not as exposed to how this VSLA group works. There are still many men who will not let their wives participate in these savings groups as they do not want them to interact with others.
Female, 28 years of age, Eastern Province, Rwanda	I have saved money for paying for school fees and equipment. I am taking out a loan so that I can pay for school fees; I will buy my own cow/sheep that I allow to grow and then I can sell it. My main income generating activity is buying trees and making /selling charcoal, from her sales, she is able to save and reinvest into her business
Microfinance Institution, FSP representative, Rwanda	From an economic perspective—things are very positive. They (women) are starting to put aside money for themselves. Certain women will then open individual accounts. These women are putting aside 200 francs a day; they have 20 to 50,000 francs in their account. On the other side, we see the social side, women are starting to pay for their kids' education, and they don't have to ask their husband for money, they can buy a jacket/shirt for their husband. These are good developments. Another thing that is a good development – the groups are composed 75% of women, which supports the emancipation of women in the communities.
Rolling profiles - September 2015 report - Outcome 4 - Decreasing gender gaps – Côte d'Ivoire	Female members are increasing in autonomy within the HH. This often leads to greater mobility, assumption of HH costs, and the return of children to school. One female VSLA member's husband said that she "led a delegation of women to [a nearby city]. She has developed real leadership.
Rolling profiles - September 2015 report - Outcome 4 - Decreasing gender gaps – Côte d'Ivoire	One member says that he "doesn't hide anything from my wife. [They] make their decisions together and [they] invest in buying sheep together" (C,8 - B,P,N,E). VSLA members' communities remain very traditional.
Male, VSLA Member, Eastern Province, Rwanda.	I believe the respect for women has increased through these VSLA groups.  We see how women can interact with men in these groups and we see how able-bodied they are; this interaction makes the women more self-confident. There is still a lot of work to be done in the community with other men who are not as exposed to how this VSLA group works.

## ANNEX G: WOMEN'S AND PARTNERS' VOICES

<i>Individual /Age/Country</i>	<i>Comment</i>
	There are still many men who will not let their wives participate in these savings groups as they do not want them to interact with others.
Female Member, Rwanda, Western Province	I wanted to join, my husband agreed that I could participate; when our hen had eggs I was able to sell them and then contribute money to the group savings account –we opened a boutique and started to make more money. After the first share-out I purchased 3 pigs/1 sheep, after the second share-out, I renovated my home and replaced the roof and am now using a portion of it for someone to run their shop (they pay her rent)
Women members (VSLA), East Hararghe, Ethiopia	Women report an increase in their responsibilities outside of the HH – to manage their Income Generating Activities (no interference reported from husbands).
International Donor Official, Ethiopia	FSF fills an important gap on gender support, particularly to the poorest of poor and food insecure.

### 3. Transforming Structures

<i>Individual /Age/Country</i>	<i>Comment</i>
Excerpt from: Outcome 1- Building financial capacity of clients – RP report #3 Burundi	One group member said that she “rented 3 land plots for 20,000 BIF each. 2 of them were used to grow rice and the third was used to grow beans...in June [she] got almost 200 kilograms of rice as harvest, valued at 100,000 BIF...[she] got 80 kilograms in [her] bean harvest, valued at 40,000 BIF” (B,8 - E,L,D,C). The profitability of controlling a plot of land is a strong factor in girls’ growing independence and control over their own resources and incomes.
Excerpt from: Outcome 1- Building financial capacity of clients – RP report #3 Côte d’Ivoire	Female VSLA members in Côte d’Ivoire are growing in their confidence in managing their money... This feeling and acceptance of financial independence is driving female VSLA members to strengthen their businesses, take greater levels of control over their assets, and negotiate with their husbands. One woman said that “thanks to the trainings, I now have the courage to confront my husband.
Excerpt from: Outcome 1- Building financial capacity of clients – RP report #3 Côte d’Ivoire	VSLA members are actively engaging with the financial literacy and education training. Several members report that they have radically changed their behaviours after learning about money management and savings. One VSLA member said that “after the trainings [he] understood that he was making a lot of useless expenses like alcohol, large funerals, things I bought for others, etc. The reduction of these expenses and my entrepreneurial spirit allowed me to buy a sheep.

## ANNEX G: WOMEN'S AND PARTNERS' VOICES

<b>Individual /Age/Country</b>	<b>Comment</b>
Excerpt from: Rolling profiles - September 2015 report - Outcome 4 - Decreasing gender gaps – Côte d'Ivoire	One VSLA member, engaged to be married, bought a plot of land with her brothers and mother. She says that “she is proud that the property will come back to them despite the culture that [denies] property rights to girls”. She contributed 40,000 BIF from her IGA (B,3 - B,L,H). Family support is crucial to girls’ participation in VSLA groups.
Female, VSLA member, Western Province, Rwanda	My husband makes the final decision. I talk to him about the school fees and the other expenses in the HH. We speak about it together but he has the decision making on how money is spent. He agrees with the items that I suggest need to be purchased. I receive the money so I can pay for the school fees and other things needed by the family. The local government authorities talk to us about GE however I don’t think it is happening yet.
Male, VSLA Member, Western Province, Rwanda	All the men in the community are supportive of the Savings Group. There used to be a polygamist culture in this area but that is no longer the case. The local authorities have discussed that this is not allowed (polygamy). Everyone has to look out for each other. You should work peacefully and respect your spouse. The Village Agent also provided training on GE. Three times in the past month.
CARE Officials, Ethiopia	We are witnessing an integration of three things into government system to support marginalized women: VSLA model (PSNP) – POWER; Seed multiplication program – FSF; and a Legal support system/registry to protect at risk women (different gender related issues - gender based violence, polygamy, divorce etc.). These are unintended benefits which support redistribution of roles/cultural changes.
<i>Women-led VSLA (27 women, 2 men), Linked, Côte d'Ivoire</i>	They feel confident and expect to be able to borrow money quickly from Advans (FSP) to finance their projects. They expect that Advans will lend more to the group and that the group will decide which members gets an additional individual loan. When it was suggested that the bank may prefer dealing with individual members only, they said that they would adjust, but would prefer the group approach.
<i>Members of Gender Committee, Boake, Côte d'Ivoire</i>	Committee members report that they talk about the various roles of women in a HH and in villages and the activities that men can do to recognize the new roles of women in general. They also deal directly with matrimonial issues that may arise from the female VLSA member participation in the group, or even more generally in matrimonial conflicts in the community (irrespective of whether this involves VLSA members or not).

## ANNEX G: WOMEN'S AND PARTNERS' VOICES

### 4. Community Members Perspectives

<i>Individual /Age/Country</i>	<i>Comment</i>
School Director, Ngozi District, Burundi	La structure VSLA a eu un impact dans le milieu scolaire d'autant plus que certains articles sont achetés sur place au lieu de faire des va-et-vient vers les boutiques. Par ailleurs c'est une tache d'huile car les non membres ont la soif d'adhérer ou de former/constituer leur propre VSLA.
Excerpt: Y2Q2 Narrative Report 2015, Sare Tossiré, a male assistant to the imam of the mosque of Anguededou in the city of Songon.	Originally I had a bad perception of the POWER project because I was convinced that this project which encouraged women to join groups made up mostly of women, would promote dishonesty within the Islamic women community of the village.
Excerpt: Y2Q2 Narrative Report 2015, VSLA member of the Sombata Group, Côte d'Ivoire.	I'm really proud to have joined the group of POWER project; I now promote POWER Africa in rallies and women rights to Muslim worshippers.
Excerpt: Outcome 4 - Decreasing gender gaps Burundi	An enabling community allows girls to develop and grow their IGAs. Family involvement in business management pushes girls to continue their schooling, often by paying their own fees. One VSLA member's mother and sister help her in the production of banana wine. This has allowed her to make a profit that will enable her to "directly go back to school. With [her] money [she] bought all the school supplies, including uniforms and other clothing.
Women's Affairs Representative, Kebele, East Hararghe, Ethiopia	Women who are VSLA members are better off. They are not discriminated against. They have access to resources. Mothers are always asking husband for HH necessities, now a wife has her own economic activities; she get money for buying what she wants (economic independence). She is empowered and this therefore reduces polygamy.

### 5. CARE/PROJECT STAFF Perspectives

<i>Individual /Age/Country</i>	<i>Comment</i>
Project Official, Burundi	A key challenge for the project is that the current culture does not allow young women/girls to accumulate and keep wealth. The male members of the family hold onto these benefits once a girl decides to leave her family home and marry. Full empowerment cannot occur in this circumstance.
Project Official, Côte d'Ivoire	The 12 gender committees in Côte d'Ivoire are working in collaboration with implementing partners to promote VSLAs, especially in the areas where men still felt that women should not

## ANNEX G: WOMEN'S AND PARTNERS' VOICES

<b>Individual /Age/Country</b>	<b>Comment</b>
	be allowed to join groups.
Project Official, Ethiopia	Women pushing traditional boundaries: "Women visiting market to sell oxen, which is counter-culture. These are rare cases now but the seal is broken. In these cases, men/husbands respect women's right to ownership. No social assessment has been conducted, not large scale – trail blazers/pioneers."
Project Official, Rwanda	It is not so much about how I feel but what strategies do we utilize to ensure we try to mainstream gender within all of our projects. WE have mechanisms in CO so that we are all learning. We are learning, incorporating the learning to improve the quality of learning. The Gender Advisor oversees this and the other project. We can then work with the VANS, VSLA members
CARE Project Officials, Rwanda	The challenge is the cultural norms. How society is—even if the woman is –authorization of borrowing. Even if they are still earning money, they still lack control over their resources. In terms of capacity. Women are trained. They have capacity. Peri-urban is a bit better. Influence from the city. Gender based violence. There are more initiatives

### 6. FSP Perspectives

<b>Individual /Age/Country</b>	<b>Comment</b>
FSP (SACCO), Rwanda	<p>(Women) open up savings accounts but fear taking loans out themselves. We have encouraged some to form a small group.</p> <p>A common phenomenon for the women is that they are often illiterate. If they come with a man to open a savings account (joint) or to take out a loan, it is the man who does most of the negotiation and discussion. Often they don't know where to sign their name as they can't read. Women truly like the Savings Group system as it helps to give them confidence in how financial sector works/savings in general. They decide together and form a consensus. For example, I had a group of women who went into sugar cane business together.</p>
FSP Interview, (SACCO)	Women are very good clients. Working with women is easy. Once you sensitize women, you

## **ANNEX G: WOMEN'S AND PARTNERS' VOICES**

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<b>Individual /Age/Country</b>	<b>Comment</b>
Eastern Province, Rwanda	don't need to do it again. They are responsible clients. If there were a problem with a loan repayment, they would not wait until the last minute to do something about it, they would address it early on and let us know about it. Meanwhile the men do not react in the same way, they will wait until the last minute or wait until the loan officer comes chasing them!
Microfinance Institution, FSP representative, Rwanda	From an economic perspective—things are very positive. They (women) are starting to put aside money for themselves. Certain women will then open individual accounts. These women are putting aside 200 francs a day; they have 20 to 50,000 francs in their account. On the other side, we see the social side, women are starting to pay for their kids' education, and they don't have to ask their husband for money, they can buy a jacket/shirt for their husband. These are good developments. Another thing that is a good development – the groups are composed 75% of women, which supports the emancipation of women in the communities.

## **ANNEX H: SUMMARY TABLES OF PROGRESS TOWARDS OUTPUTS, TARGETS AND GOALS**

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Incorporated into Findings Section p. 10.

## ANNEX I: SHORT BIOGRAPHY OF EVALUATORS

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In alphabetical order, by surname:

**Franque Grimard (MTE Lead Researcher)** is an Associate Professor of the Department of Economics at McGill University. He has been teaching Economic Development at the B.A. Master's and Ph.D. levels for the last 20 years. His research specialization is Development Economics, where he is interested in the application of statistical analysis and data collection to applied policy issues such as gender empowerment, program evaluation, poverty and social protection, public finance management, health policy, and corporate social responsibility and extractive industries. His work on economic development has been published in the *Journal of Development Economics*, *World Development*, *Economic Development and Cultural Change*, the *Review of Development Economics* and *Ecological Economics*.

His current research projects evaluate the impact of cash transfer programs on women's empowerment in Tanzania, and on the availability of quality daycare on women's empowerment in urban slums of Kenya. Both studies are evaluated according to mixed methods: first, with a quantitative assessment using a randomized controlled trial framework and second, with a qualitative assessment using semi-structured interviews and focus groups of beneficiaries and stakeholders.

Finally, he has been a consultant on policy issues for organizations such as the World Bank, DANIDA, Global Affairs Canada, Health Canada, the Ontario Ministry of Training, Colleges and Universities, the Public Health Agency of Canada. He is fluent in both French and English.

**Guy Innes (MTE Co-Lead/Researcher)** is an independent evaluator, economist, private sector development specialist, and senior project manager at Agriteam Canada. He is a dynamic, results-driven leader with more than 20 years of experience directing and managing successful, complex, multi-million dollar development assistance projects. He has participated on a number of evaluations, both large and small. His most recent independent evaluation work includes a comprehensive, country-wide independent review of the multi-lateral District Development Facility in Ghana. More relevant is his research work in Ethiopia, where he evaluated the adoption of new technology by backyard women farmers, which included assessing the importance of group membership (including VSLAs) in determining the level of information transfer.

In addition, Mr. Innes is a consummate expert in private sector development, entrepreneurship and small/micro business development. His project work on two (2) private sector initiatives, each focusing on small business development, included implementing/advising on strategies and mechanisms designed to improve the financial inclusion of small business owners (collateral issues, short term credit, guarantees, etc.).

**Christine Skladany (MTE Co-Lead/Researcher)** is a program manager, seasoned analyst and emerging evaluation expert currently on sabbatical from Global Affairs Canada (Development), within the Government of Canada. She has multi-country experience in planning international development

## ***ANNEX I: SHORT BIOGRAPHY OF EVALUATORS***

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initiatives, in integrating Results Based Management (RBM) and in assessing program needs for Monitoring and Evaluation. Her strong leadership and organizational capacity was evident in leading Government of Canada team planning a \$227 million (CDN) commitment for continued programming in Afghanistan (2014-17). She is highly responsive to change, possesses excellent writing and communication skills honed as a professional journalist, and a proven ability to excel in a fast-paced environment. Work experience spans Asia, East Africa and South America. Her professional experience includes: 14 years in Canadian public service; 9 years as a journalist; and, 5 years as an international development and communications consultant.

**Edward Hiza Mhina (MTE Gender Advisor)** has over 25 years experience working primarily on gender and gender equality issues across Tanzania. He has exceptional knowledge and understanding of the Tanzanian context and has completed assignments across various districts and for local NGOs as well as government ministries.

He has excellent knowledge of monitoring and evaluation, in particular of designing tools to capture gendered impacts of assignments and leading training to sensitize officials on the importance of understanding gender issues at all stages of the project cycle.

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