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# EFI ETHNOGRAPHIC RESEARCH SENEGAL COUNTRY REPORT

FINAL REPORT

by

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**Cover photos:** *Photos taken in the field of, clockwise from top: SILC committee members opening their money box; SILC members during an FGD in Coumba Diouma; part of the field research team in Vélingara; CD men, Fafacourou. All photos in the document derive from field research.*

## List of acronyms and abbreviations

AGVSAN	Analyse Globale de la Vulnérabilité, de la Sécurité Alimentaire, et de la Nutrition (Global Vulnerability, Food Security and Nutrition Analysis)
ANSD	Agence Nationale de la Statistique et de la Démographie (National Agency for Statistics and Demography)
ARD	Agence Régionale de Développement (Regional Development Agency)
AVEC	Association Villageois d'Épargne et de Crédit (Village Savings and Loan Association)
ASV	Agent de Santé Villageois (Village Health Worker)
BCEAO	Banque Centrale des Etats de l'Afrique de l'Ouest (Central Bank of West African States)
CAURIE-MF	Coopérative Autonome pour le Renforcement des Initiatives Économiques par la Micro finance (Independent Credit Union for the Reinforcement of Economic Initiatives by Microfinance)
CD	Community Discussion
CMS	Crédit Mutuel du Sénégal
CRS	Catholic Relief Services
ECS	Extended Case Study
EDS-MICS	Enquête Démographique et de Santé à Indicateurs Multiples (Demographic and Health Survey and Multiple Indicator Survey)
EFI	Expanding Financial Inclusion
ENSA	Enquête Nationale de Sécurité Alimentaire (National Food Security Survey)
ESPS II	Deuxième Enquête de Suivi de la Pauvreté au Sénégal (Second Poverty Monitoring Survey in Senegal)
FCFA	Franc of the Communauté financière d'Afrique (Financial Community of Africa) <sup>1</sup>
FEWS Net	Famine Early Warning System Network
FGD	Focus Group Discussion
HEA	Household Economy Analysis
IDI	In-Depth Individual Interview
KI	Key Informant
KII	Key Informant Interview
MSAS	Ministère de la Santé et de l'Action Sociale (Minister of Health and Social Action)
PDC	Plan Communal de Développement (Communal Development Plan)
PLD	Plan Local de Développement (Local Development Plan)
PPI	Progress out of Poverty Index
PPP	Pro-Poor Package
PSP	Private Service Provider
SIGI	Social Institutions and Gender Index
SILC	Savings and Internal Lending Community
SNEDES	Stratégie Nationale de Développement Economique et Social (National Strategy for Economic and Social Development)
SODEFITEX	Société de Développement et des Fibres Textiles du Sénégal (Development and Textile Fiber Company)

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<sup>1</sup> The exchange rate for the CEFA on the 1st June was 0.00171 ([www.xe.com](http://www.xe.com)). 1000 FCFA is approximately \$1.80

## Glossary of commonly used local terms

Arca	any kind of chest; refers as well to the chest women bring to their homes on marriage – filled with gifts from their parents of cloth, sheets and other things - and where they store their personal valuables
baalali	jewels
bailo	blacksmith
ballal	solidarity (as in ' <i>caisse ballal</i> ', or solidarity box)
bana-bana	retail traders – often itinerant, who may frequent both large markets and smaller weekly markets, dealing in small amounts, unlike wholesalers
basso	the poor, deprived (in both study areas and among both men and women)
burolodo/buroro	those who are better off than the poor as they at least have something, but they remain vulnerable
daara	Koranic school for children
diambo	A vegetable-based sauce commonly consumed by the Fulani of this region
diaounde	Cool, dry harvest season (also diabounde/dabende)
diokerendam	social cohesion
Dioula/Dyula	An Islamic, Manding ethnic group found in many West African countries, including Senegal, where they are specialized in trade, often itinerant; now a common term for traders
djauma djawri/djoudi	the very rich, literally 'owner of riches'
djoguido	'someone who has something', denoting the relatively well off ( <i>djoigido abede</i> ) or upper middle class ( <i>djoigido seda</i> )
faros	a small parcel of lands given to a woman to work on marriage (either from her husband or her mother); these are often rice fields
galle	concession/household
hattende	hearth (may also refer to unit within the household gathering around the hearth)
hege	hunger
hori	tired
jarga	village chief
kodde	a cheap cereal similar to millet that serves as a staple food for the poor
lathiri	corn-meal couscous that is a Fulanai speciality and figures importantly in family ceremonies
lalo	sauce of baobab leaves
lévirat	a customary practice among a number of ethnic groups in the region (sometimes known as 'widow inheritance') by which a woman whose husband is deceased may be taken in marriage by the husband's brother ; this has developed as a means of safeguarding family property and providing support and protection to orphans.
louma	weekly market – a growing phenomenon among rural villages in the region
mbotaye	women-only group developed to strengthen solidarity – this can include contributions to a common fund (as in a tontine) or purchase of clothes of the same color
naffa	a traditional bag that is used to hold money
Navetanes	often used to refer to the rainy season of school holidays (comes from the word 'navetane' that denotes seasonal migrants in the peanut production zones)
ndougou	the rainy season when agricultural activity is at its peak; people's stocks from the previous harvest have normally run out by now and they have to buy food for consumption
ndama	compact race of cattle raised by the Fulani in the Kolda region
ndemay	agriculture

ngalu	wealth
ngaynaakoo/nyganyaaka	animal husbandry
pellital	hope
samory/samourai	term used to denote the middle income group(or middle rich) in Coumbadiouma
Tabaski	Islamic feast day celebrating the willingness of Abraham to sacrifice his son to God (also called Aid-el-Adha or Aid el-Kebir)
tamé	a sieve (one of the items in an arca)
Tamnagol	entrustment of a thing of value to someone else (as for example a pregnant goat)
tegge/Natt	tontine
tenge	cow given to a woman on marriage that remains here property
tiélé/tiétiélé	transitional period of the year in April/May before the rains begin ; it constitutes a season of high risk of illness, as with many periods when the weather is changing
tiédou/tchedu	hot dry season between January and April when few agricultural activities take place and animals are left to browse on their own
tontine	rotating savings groups with a primarily economic purpose; in Poular 'tegge/nat'
ziara	annual visit to a religious marabout or holy place
Fuladu	the name given to the region – meaning land of the Fulani
Fulacunda	Fulani group considered to be original inhabitants in Kolda
Poulafuta	Fulani group migrating into the Kolda region from Guinea Conakry (early 20 <sup>th</sup> century)
takkoo	a divorced or widowed woman who enters into marriage but is not obliged to move into the husband's home, and has fewer conjugal duties than the other wives
kourgol	mortar (one of the items in an arca)

# EXECUTIVE SUMMARY

## *Project background*

The Expanding Financial Inclusion in Africa (EFI) project aims to ensure that vulnerable households experience greater financial inclusion to improve their resilience through participation in Savings and Internal Lending Communities (SILC). A Pro-Poor Package (PPP) was developed in order to enable poorer households to participate in SILC groups. Progress out of Poverty Index (PPI) data suggests some success in reaching progressively poorer households.

## *Research aims and focus*

To complement such existing information, ethnographic research was undertaken at selected sites in two countries (Senegal and Uganda) where EFI implementing partners have demonstrated significant poverty outreach. The aim was to enhance our understanding of experiences of poverty at local level, assess the extent to which the poor are included in SILC groups, identify any barriers to inclusion, and highlight both what has worked and what challenges remain in attracting and retaining participation by the poor. Research in Senegal focused on two villages in the region of Kolda where the partner organization Caritas Kolda has been implementing the PPP. Field research drew on a variety of qualitative data-collection tools, including participatory wealth self-assessments.

## *Research setting*

Kolda is among the poorest regions in Senegal, located in the south of the country and affected by a history of conflict and displacement as well as both seasonal and chronic food insecurity linked to drought and climate change. National statistics report an overall poverty rate of 76.6%, with over half of the population in the poorest quintile and another quarter in the second poorest.<sup>2</sup> The region is primarily Muslim and ethnically mixed, but with a majority of Fulani groups engaged, for the most part in rain-fed agriculture on household plots supplemented with livestock-raising and other off-farm activities. Out-migration in search of employment abroad is also significant in the region. The two research villages of Fafacourou and the cluster of Coumba Diouma, Coumba Diouma Coly and Bourcounda are relatively small rural communities characterized by uncertain livelihoods and limited socio-economic infrastructure contributing to multi-dimensional poverty and vulnerability.

## *Experiences of poverty at local level*

Poverty is experienced in broad terms as: i) lack of essential assets and resources and limited capacity to acquire these; ii) lack of access (both physical and financial) to basic quality social and economic services; iii) unstable, inadequate or precarious living conditions/habitat and the lack of means to improve these; and iv) extreme vulnerability to (and weak resilience in the face of) shocks of all sorts – from large-scale, ‘co-variate’ shocks arising from the environment to more ‘idiosyncratic shocks’ arising at the individual or household level, including ill-health, death of breadwinner, changes in household composition and the like. Poverty is moreover extremely dynamic, with seasonal, annual and life-cycle dimensions. All community members in our study villages highlighted in particular the insecurity of their livelihoods. Local timelines reveal a steady deterioration in the environment over the past 20 years linked to a reduction in the frequency and duration of the rains; this has led to a

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<sup>2</sup> ANSD, République du Sénégal (2013) ; ANSD République du Sénégal and ICF International (2012)

reduction of agricultural yields for both cash and consumption crops and contributing to widespread vulnerability.

### ***Financial dynamics and inclusion***

Household financial dynamics were similar in the two study villages, with most asset ownership and decision-making in male hands; however, women's ability to earn an independent income enhances decision-making potential. Most income is derived from agriculture, petty commerce, and off-season activities including trans-border smuggling and migration. Aside from productive investments, food and school fees are the biggest monthly expense for most households; ceremonial and social solidarity expenses are also important to build and sustain social relationships. Financial needs vary according to the period of the year, with the pre-harvest 'lean time' the post difficult period as the poor have run out of stocks and savings, crops are not yet ready for harvest and the need for cash is compelling. Many poor farmers resorted to exploitative relations with middle-men for advances against future harvests.

Community members in both villages were largely excluded from formal financial services and relied, therefore, mostly on informal solidarity mechanisms. While kinship relationships have a vital function in providing support in case of need, resorting to relatives is often a double-edged sword since it suggests the inability of the husband to provide for his family – thus stirring tensions at home. Local rotating savings groups – *tontines* – which were often the basis for later SILC group formation, can turn into source of conflict because of mismanagement. In one of the study villages two other community-based savings and loan operations were found to be active alongside of SILC, with a number of SILC members participating in more than one. This led to an ambiguous situation whereby some SILC members were taking credit to pay back loans incurred through the other groups. About a quarter of SILC members in our study villages were beneficiaries of the *Bourse Familiale* (the national social transfer program) which targets assistance to the most vulnerable households.

### ***Pro-poor programming***

Field research in both villages suggests that SILC has both reached and benefited the poor. In addition to the poor, SILC has effectively reached out to the 'vulnerable middle'. This is largely a result of the inclusive approach adopted and the voluntary and self-selective nature of the program. Reaching the poor has been accomplished through a combination of geographic targeting of regions of highest poverty, outreach to community leaders and members on the pro-poor intents of SILC, establishment of appropriate savings targets and flexibility in operations, and support and messaging to encourage the poor to feel confident in their ability to save even small amounts. Both reaching and retaining the poor has been largely achieved through concrete manifestations of the positive social and economic benefits that accrue to SILC members, who see clearly the value of remaining in SILC and who provide an example of success that inspire others to join.

### ***Inclusion of the poor within SILC***

SILC group poverty self-assessments coupled with PPI data confirm that the majority of SILC members are either poor or among the 'vulnerable middle', with a smaller proportion also among some of the wealthier groups. This mixed membership is largely a result of the inclusive approach adopted and the voluntary and self-selective nature of the program. It was not possible to get a clear sense of the evolution of poverty composition in groups over time as 1) in our first study village, groups started up relatively late and at around the same time (2016); and 2) in our second study locality, the study groups were actually in different villages characterized by different internal poverty and social dynamics. One interesting phenomenon in the first study village, however, was

the formation of a special SILC group for the better off - the village 'elite' - who requested this of the PSP after seeing the success of the first three SILC groups in the village.

### *Obstacles to participation by the poor within SILC*

Obstacles to the poor in joining or remaining in SILC seem to arise from a combination of contextual factors (insecurity of livelihoods and poverty on the one hand; availability of other savings groups on the other) and program design elements (related particularly to the direct and indirect costs of SILC membership). Non SILC members cite poverty-related reasons for not joining SILC: these include inability to save and fear of shame within the group, as well as costs associated with the PSP payment and an inability or reluctance to pay the start-up costs. Poor members who have dropped out of SILC also cite difficulties in maintaining savings and in attending meetings, particularly during the rainy season when money is least available and agricultural labor needs in the fields are heaviest; livelihood constraints arising out of lack of rain has reportedly pushed some former members into sheer 'survival' mode, with no surplus to save. Some cited, in addition, household-level shocks (such as illness within the family) as contributing to their difficulties and inability to maintain group membership.

### *Benefits for the poor from membership in SILC*

Evidence from both study communities points to significant positive benefits accruing from SILC, with changes reported at individual, household and community levels that are of great significance to the poor. SILC loans and share-outs in most cases are clearly making a positive contribution to poor women's ability to invest in productive activities through both loans and share-outs for the start-up of petty commerce, the purchase of animals, and – more rarely the purchase of land. They are also clearly impacting members' capacity to invest in human capital development – in both health and more particularly education, which is high on the list of most household priorities. In the study community where other savings groups were in operation, however, loans from SILC were sometimes used to pay back loans taken out from the other groups. Use of the social fund varied among groups and was mainly for health expenses; while appreciated by members and serving – for some – as a live-saver, it was rare to find a group where all members had drawn on the social fund.

### *Strengthened social relationships*

A striking feature mentioned by nearly all study participants has been the strengthened social cohesion resulting from participation in SILC groups, which has enhanced trust and collaboration and expanded the existing social solidarity networks that serve as vital social safety nets for poor individuals and households. Most SILC members (and even former SILC members) cite significant changes for the better in relationships at both household and community level. Household level changes include greater autonomy for women and less dependence on husbands accompanied by more harmony and mutual respect in marital relations. Within the wider community as well, women SILC members feel more respected; some also note that they are now considered more credit-worthy and able to get additional loans from other sources (for example local shopkeepers) who see that they are capable of reimbursement.

### *Implications for future pro-poor programming*

Moving forward, it may be important to give further consideration to i) enhancing poverty targeting and monitoring through both quantitative and qualitative approaches; ii) adjusting certain design features to address issues around the social fund, seasonal flexibility, and the direct and opportunity costs of participation in SILC; iii) integrating financial management training into the

program from the outset; and iv) strengthening linkages and coordination with other programs and institutions promoting income generation, social protection (such as the *Bourse Familiale*), health and education, and financial inclusion in the same geographic areas as SILC groups.

# I. INTRODUCTION AND BACKGROUND

## 1. OVERVIEW

### *1.1 Project context*

Expanding Financial Inclusion in Africa (EFI) is a four-year project whose core goal is to ensure that vulnerable households experience greater financial inclusion to improve their resilience. To this end, EFI is forming savings groups using Catholic Relief Services' (CRS) Savings and Internal Lending Communities (SILC) and Private Service Provider (PSP) methodologies in Burkina Faso, Senegal, Uganda, and Zambia. The EFI project, with funding from Mastercard Foundation (MCF) aims to create 19,200 new SILC groups with 502,320 members and has targeted its areas of operation using financial exclusion criteria; criteria which may well stand as a strong proxy for poverty. To try and bring in poorer households, EFI has made critical adjustments to the SILC methodology, known collectively as the 'Pro-Poor Package' (PPP) and contrasted with 'Normal' SILC programming. The PPP adjustments include, for example, training PSPs to identify and mobilize poor households, replacing a minimum savings with a 'target' savings, removing fines for failure to save and ensuring that there is no pressure from within the groups to take loans.

The program is premised upon the principle that access to finance is critical in supporting the livelihood strategies of vulnerable households. It encourages self-selected members to form groups of between 15 and 30 people to save and borrow from the funds they generate without introduction of external capital. Groups are trained in basic bookkeeping and saving and lending principles – through the establishment of a “constitution” or set of rules that guide the group's work and decisions.

SILC groups revolve around two funds: 1) a main “lending” fund in which group members pool their savings, interest paid on the loans and fines; and 2) a welfare (or social) fund, acting as “rainy day fund” to support members in the case of emergency. At the end of the cycle, a “share-out” process takes place, with the redistribution of each members' savings, topped up with the proportional distribution of the “profit” - interests and fines. After their first cycle, groups are assumed to be mature and able to continue on their own. However, in recognition of the fact that groups often need continued support even after they reach maturity, the PSP approach, based on well trained and certified community agents, facilitates post project continuation of support services to existing groups in case of need, and allows for the expansion of the SILC network by relying on a more sustainable revenue flow based on beneficiaries contributions (market led / fee-for-service basis) instead of project subsidies.

CRS' SILC model offers poor families safe and frequent opportunities to save in the convenience of their local community. SILCs help members to overcome the challenge of accessing useful lump sums to exploit investment opportunities or deal with cash shortages for necessary expenditure. SILC members learn to plan and save for future expenses, accessing their accumulated savings and profits at a pre-determined time. During the SILC cycle, members have the option to easily access small, flexible loans which would not normally be available to them from formal and semi-formal financial institutions.

Loans are calibrated to each member's savings to prevent over-indebtedness and manage risk to both the borrower and the group. Small loans are offered quickly, flexibly and without collateral (aside

from their savings, which serve as a partial collateral) and can be used for both investment and consumption purposes. Loans are an important function of the SILC model, as they generate profits for the group and provide members an alternative to withdrawing money to meet unexpected expenses.

## ***1.2 Research aims and key questions***

Two questions that are central to the evaluation of the success of the EFI program and whether it has achieved deeper poverty outreach are: i) What is the mean poverty level of SILC group members, relative to their communities at the start of the program and as groups are formed over time?; and ii) What are the effects of PSP delivery model variants in terms of poverty outreach? The Progress out of Poverty Index (PPI) data has suggested some success in reaching progressively poorer households. Similarly, anecdotal evidence from NGO partners that the poverty outreach training of PSP and adjustments to the SILC model have been successful in reaching and attracting poor and extremely poor members. What is lacking at present is an examination of what works for poor and extremely poor households in terms of attracting them into and retaining them as SILC members.

Ethnographic research at selected sites in two countries (Senegal and Uganda) was commissioned as a complement to other research activities in order to respond to these questions, with a focus on the perspectives and experiences of SILC members and other community members to understand which mechanisms or elements have enabled poor and extreme poor households to join SILCs groups and maintain membership and which mechanisms or elements have inhibited membership by the poor and extreme poor. Key questions are shown in *Box 1*.

### ***Box 1. Key research questions***

#### **Context-related questions**

In order to contextualize our understanding of project-specific dynamics, a broader background series of questions are also needed on the following:

- Overall socio-economic and living conditions and trends in the community including vulnerability to shocks and changes over time
- Key features and characteristics of livelihood systems and income earning activities as well as seasonal timelines
- Local categorizations and characterizations of wealth groups in the community and estimates of their distribution
- Key factors of inclusion and exclusion operating at community level
- Common household financial behaviors
- Participation in local social protection systems and mechanisms (including those focused particularly on savings and resources exchanges such as tontines/merry-go-rounds, etc.)

#### **Project-related questions**

These research questions are directly derived from the objectives of the EFI program:<sup>3</sup>

To what extent are those households that, relative to their communities, are poor and extremely poor included in SILC membership and has inclusion of poor household increased as SILC formation has progressed in the research sites?

- Are there critical challenges to SILC poverty outreach at local or community level?

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<sup>3</sup> From 'Scope of work

- What are the barriers (if any) for the poorest to SILC membership?
- What are the gender and age or lifecycle differences in group membership and have these changed over time, i.e. between the initial introduction of EFI SILC and the time of research?
- Have new relationships developed or existing relationships been strengthened or weakened by SILC group membership and does this have an impact on group coherence, and the retention of poor members?
- Why do poor households that are aware of the SILC choose not to join and what are the reasons that poor households drop out of the SILCs?
- How is the social fund being used and does this contribute to reducing poverty or vulnerability?

What mechanisms or elements work for the poor and extreme poor in attracting them to, and retaining them in, SILC groups and how does what is found to work in the community compare to the adjustments made to the SILC and PSP methodologies? The adjustments would include:

- How well have the mobilisation methods of the PSPs worked to convince poor households that they should join SILC groups?
- Do flexible savings attract group members?
- How strong is the pressure to take loans and does a lack of pressure retain poorer members?
- Do pioneer groups leverage groups with members who are, on average, poor and extremely poor?
- What is the role of institutional mapping?
- How does the pricing structure influence poverty outreach?

## ***1.3 Research site selection***

### **1.3.1 Selection of country case studies and partner organizations**

The countries for case studies (Senegal and Uganda) as well as the partner organizations (Caritas Kolda and Socadido respectively) were pre-established by CRS based on project-level considerations and resources. In the case of Senegal, where two partner organizations (Caritas Ndeyi Jirim and Caritas Kolda) are working in different localities (Caritas Kolda in the Kolda region in Casamance in the south, and Ndeyi Jirim in the centre, the PPI data show that the average poverty likelihood between SILC member households and baseline households is the same. However, sampled villages in Caritas Kolda areas have households in both groups that have higher poverty likelihoods than those in areas covered by Ndeyi Jirim. The average poverty likelihood for households in Caritas Kolda was approximately 35%, while the average in Ndeyi Jirim was 25%. Country program and partner staff members in Senegal confirmed that households in the areas covered by Caritas have lower incomes than those in the Ndeyi Jirim areas. Differences also emerge in the depth of poverty outreach amongst the two partners when comparing baseline medians to the SILC member PPI scores. The data show that an average of 69% of SILC group members in Caritas Kolda areas in Kolda region were in the poorest two poverty quartiles. Caritas Kolda achieved at least 50% from the two poorest segments in 73 % of the sampled communities.

### **1.3.2 Selection of village sites and SILC groups**

The following criteria were considered to be important in the choice of selecting the specific village research sites within each country and each country partner's area of operations:

- Only 2 villages (communities) per country (*to allow in depth information-gathering and analysis*)

- Should be selected from communities where PPI surveys have been conducted (*to help in selection and to enable some form of cross-comparison between quantitative and qualitative measures of poverty*)
- Should include villages where there are at least 3 SILC groups formed (*to provide a critical mass and comparative perspective on individual experiences*)
- On the basis of the above, but also drawing on project-level knowledge, may select villages where SILC groups reflect different levels of poverty outreach (*in order to factor in either cohort effect or potentially different applications of the PPP model*)
- Should include second cycle cohorts (*where PPP has been implemented*)
- Should include different types of livelihood zones (*to allow us to delve into livelihood-based differences in need for and use of financial resources*)
- Should include villages served by different PSPs (*to factor in potential individual differences in PSP motivation skill and dedication in out-reach to the poor*)
- Should take some account of distance and locality (*to factor in, for example, varying distances from the PSP home village or from key administrative and service provision centers, road infrastructure, market density and the like*)
- But should also take into consideration team logistics (*sites should be close enough to where the teams will be staying to allow easy access each day – i.e. no more than one hour distant.*)

Based on the criteria above, and in consultations between CRS study commissioners, the research team, and national CRS staff in Dakar, the two departments within Kolda region where field research would best be set were Medina Yoro Foulah and Vélingara.

**Figure 1. Map of Senegal showing study sites**



Source: <https://www.google.fr/maps/@14.9936672,-12.7146789,7.5z?hl=en-FR>

Both of these are populated by primarily agro-pastoralist Pulaar-speaking groups of Fulani<sup>4</sup>, but according to CRS project staff, conditions in Vélingara were considered worse than in Medina Yoro Foulah, as the department is more isolated, the infrastructural development is weaker, and habitations are more disperse. Moreover, many of the inhabitants are among the Fulani groups who have migrated more recently into the area from other countries.

The villages initially selected were Fafacourou (in Medina Yoro Foulah) and Coumbadiouma (in Vélingara). However, it turned out that Coumbadiouma had only one SILC group formed; it was therefore necessary to add two nearby villages covered by the same PSP in order to include three SILC groups in the research (*see table 1*). Study site locations are shown on *figure 1*.

**Table 1. Research sites and SILC groups selected for study in Kolda region**

<sup>4</sup> There are many different terms used in reference to Pulaar-speaking peoples. Often called 'Peuhls' in French, the usual English term is 'Fulani', however in Senegal they are also referred to as 'Fula'. For consistency in this report, we will use 'Pulaar' for the language and 'Fulani' for the people (except when distinctions between the two main Fulani groups are made, in which case we will use the local terms ('Pulafutah' and 'Fulacunda').

Village	Distance from PSP village	SILC groups/ Latest cycle collected	PSP	Supervisor	Commune	Department
Fafacourou	0 km	Kawral (2) Tegundal (2) Wasalam (2)	Kadiatou Baldé (f)	Emilie Clémence Mankabu (f)	Fafacourou rural commune	Medina Yoro Foulah
Coumba Diouma	0 km	Naforé (3)	Mamadou	Sylvie	Sinthiang	Vélingara
Coumba Diouma Coly	3 km	Mantaré (2)	Thierno	Roland	Koundara	
Bourcounda	2 km	Afia (2)	Diang (m)	Sané (f)		

Source: MIS data, supplied by EFI research officer

## 2. RESEARCH METHODOLOGY AND SCOPE

### 2.1 *Qualitative approach and key study tools*

This has been a qualitative study, seeking to capture people's own voices, perceptions and experiences, and noting their own words to the extent possible, setting this within the broader overall context. To this end, it has utilized a variety of open-ended and semi-structured methods, aiming to triangulate information from a variety of sources. The overall methodology aimed first to establish a broad-based understanding of socio-economic and cultural dynamics, conditions, and characteristics at regional and community levels; then to gain an understanding of the partner organization's overall program and approach; and then to develop a deeper understanding of SILC group members and their experiences in the project within the selected villages.

Key research tools included: key informant interviews (KIIs) with knowledgeable individuals at global, country, and sub-national levels as well as with EFI project implementers; community discussions (CDs) with male and female community members and notables; focus group discussions (FGDs) with SILC group members, SILC committee members, non-SILC members, and former SILC members; in-depth interviews (IDIs) with selected SILC members and other individuals at community level; and structured observations (for example in SILC group meetings, during transect walks, and an overnight stay in one village).

A variety of visual and participatory exercises were also employed, drawing on commonly used tools with innovative adaptations (such as community timelines, seasonal calendars and wealth group categorizations; wealth self-assessments; and most significant change exercises). (See *annex A* for a full list of the research tools developed, the rationale for their use and the categories of people involved in each at different levels). With permission from the communities, study team members took pictures at the different sites and certain activities were filmed by one of the international consultants. A supplemental background literature review on the project and the project zone was also conducted at the outset, along with a review and analysis of project monitoring products both before (based on availability) and during field work.<sup>5</sup>

### 2.2 *Study team and field research processes*

The study team consisted of two international consultants and one national consultant, with significant contributions and back-up support provided by the EFI project coordinator from CRS Dakar. A team of four local translators were engaged for the community-level segments of field work. Analysis of PPI data was provided by the CRS research officer, working in collaboration with the EFI project coordinator from CRS Dakar. Overall guidance and support were provided by the CRS EFI research coordinator, who also participated in part of the field research. (See *annex B* for full list of research team members).

Preparations for the study began in March 2017. Initial KIIs were conducted at global and national levels by the international researchers for background on the EFI project and its implementation in Senegal. The preliminary literature review was also conducted by the international researchers and shared with the country team. Guidelines for the use of the tools, including standard protocols for

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<sup>5</sup> 'Senegal background literature review for ethnographic study: Background and project-level information' (Internal team document, revised) G. Iazzolino, 2017; 'Additional information and analysis for Senegal literature review:', C. Watson, 2017.

informed consent, were developed by the research team leader,<sup>6</sup> and the research team was trained on their use during a two-day orientation workshop in-country (27/28 May 2017). Field work took place over a 16-day period from 30 May – 14 June.<sup>7</sup> A day of KIIs at regional and departmental levels was followed by 6 days of research in each village, with the remaining days for travel and rest (*See annex C for details on the research schedule*).

Field notes were taken by each researcher (working through the translators) and typed up in the evenings after each day of field work. It was decided jointly at the outset by the research consultants and CRS study commissioner that tape-recorders would not be used for the field research.<sup>8</sup> The daily field reports therefore served as the ‘transcripts’ which formed the basis of a two-phased analysis: 1) interim textual analysis by each of the three researchers of individual findings from research exercises conducted by each (between 16-28 June); and 2) overall analysis and synthesis of all findings and background documentation by the two international researchers (between 28 June-6 July).

Refinement of analysis of PPI and PPI+ data on the specific study villages and SILC groups was also conducted at this time by the EFI monitoring and evaluation officer at CRS Senegal and the CRS EFI research officer at global level and the results supplied to the research team for integration into the country study. All research materials, including the methodological guide and research toolkit, field planning documents, daily reports, pictures, interim reports, and final draft country study were stored in a shared team Dropbox folder.

### 2.3. Population scope and coverage

The tables below indicate the number and gender of research participants in each research exercise at different levels. A total of 27 key informants (22 men and 5 women) provided information on EFI program activities and the regional/departmental contexts (*table 2*).

**Table 2. Research exercises at international, national, project, and sub-national levels**

KIIs	male	female	total	Description
<b>International</b>	4	2	6	Includes CRS EFI chief of party, research officer, 2 technical experts, 2 MFE consultants
<b>National (CRS)</b>	2	0	2	CRS Dakar director and M&E officer
<b>Project-level (EFI Caritas Kolda) &amp; associated</b>	6	3	9	Includes Caritas director, Caritas EFI program manager, 4 EFI supervisors (2 for our study zones), 2 PSPs (for our study villages), and 1 local journalist
<b>Regional (Kolda)</b>	6	0	6	Includes representatives of regional services for statistics, community development, social action, health insurance and regional development as well as

<sup>6</sup> ‘Research Toolkit for Field Research in Uganda: Ethnographic Research on Poverty Outreach in Savings and Internal Loans Communities (SILC): Expanding financial Inclusion (EFI) project, Catholic Relief Services’ Revised draft, Carol Watson, May 2017.

<sup>7</sup> The international and national researchers worked together for 13 days, and the national researcher conducted an additional 3 days of research.

<sup>8</sup> This was both for cultural reasons (potential to inhibit responses) and practicality (uncertain conditions for recording in open-air settings as well as time and expense involved in processes of transcription)

				development partner savings and loans program (USAID)
<b>Departmental (Vélingara)</b>	4	0	4	Includes political representatives (prefect, mayor and first secretary) and development partner savings and loans program (World Vision)
<b>TOTAL</b>	<b>22</b>	<b>5</b>	<b>27</b>	

At community level (*table 3*), two other key informants were identified in each village – helping to establish a broad-based understanding of village dynamics. Community discussions were held with separate groups of men and women in each village, involving a total of 61 (31 men/30 women) and selected members of these groups (16 in all – 8 women and 8 men) accompanied the research team on transect walks in each village (see *annex D* for list of key informants).

Focus group discussions were held with 3 SILC groups in Fafacourou (total 33 women); and one group each in Coumbadiouma, Coumbadiouma Coly, and Burucunda (total 30 women). Focus group discussions were also held with SILC committee members for each of the SILC groups involved in the study (total 41 women). Small group discussions were held with former SILC members in each village (total 10 women) as well as poor villagers who never joined a SILC (total 9 women and 2 men). Thereafter, in-depth individual interviews were conducted with selected SILC group members and others identified within the community (total 10 men/18 women). Observations of regularly-scheduled SILC meetings were conducted in Fafacourou (4 men/7women) and Coumbadiouma (18 women).

**Table 3. Research exercises at community level**

	Fafacourou			Coumba Douma, Coumba Diouma Coly, Burucunda			Total		
	<i>male</i>	<i>female</i>	<i>total</i>	<i>male</i>	<i>female</i>	<i>total</i>	<i>male</i>	<i>female</i>	<i>total</i>
<b>KIIs, village level<sup>9</sup></b>	1	0	1	1	0	1	2	0	2
<b>CDs</b>	15	15	30	16	15	31	31	30	61
<b>Village transect walks</b>	2	1	3	6	7	13	8	8	16
<b>FGDs, SILC members</b>	0	33	33	0	30	30	0	63	63
<b>FGDs, SILC committee members</b>	0	20	20	0	21	21	0	41	41
<b>FGDs non-SILC members</b>	0	5	5	2	4	6	2	9	11
<b>FGDs former SILC members</b>	0	5	5	0	5	5	0	10	10

<sup>9</sup> Includes municipal councillor in Fafacourou and former school teacher/school director Coumbadiouma

<b>IDIs (SILC members and other)</b>	4	9	13	6	9	15	10	18	28
<b>Totals</b>	22	88	110	31	91	122	53	179	232
<b>Observations 2 SILC group meetings</b>	4	7	11	0	18	18	4	25	29

In each of the two study villages, selected members of the three SILC groups participated in both FGDs and IDIs as well as participatory activities such as the wealth self-assessments, mapping of informal lending and mutual assistance activities, and a most significant change exercise around the benefits they perceived from SILC at individual household and community levels. Both the SILC groups and the members were selected by project organizers, based on the criteria discussed and shared by the research team (*see chapter 1*).

In all, we encountered 107 women SILC members (both regular members and management committee members) in the 6 SILC groups of the two villages visited, representing a study sample of just over two thirds (68%) of membership in these SILC groups. The breakdown by village and membership status as percentage of the total women SILC group and committee members is shown on *table 4* below.

**Table 4. Breakdown of SILC member focus group discussions in each village**

	General members			Committee members		
SILC groups	Total # in SILC group	# SILC members in FGD	% total SILC members	Total # committee members	# committee members in FGD	% total committee members
<b>Fafacourou</b>						
<b>Kawral</b>	29	10	35%	7	6	86%
<b>Tédoungal</b>	30	12	40%	7	7	100%
<b>Wassalam</b>	30	14	47%	7	7	100%
<b>Subtotals</b>	FGDs with 56 out of a total of 89 SILC members (general members and management committee) in the 3 groups (63%)					
<b>Coumba Diouma, Coumba Diouma Coly, and Bourcounda</b>						
<b>Naforé</b>	17	7	41%	7	7	100%
<b>Mantaré</b>	22	11	50%	7	7	100%
<b>Afia</b>	30	12	40%	7	7	100%
<b>Subtotals</b>	FGDs with 51 out of a total of 69 SILC members (general and committee members) (74%)					
<b>OVERALL TOTAL</b>	FGDs with 107 women (general and committee members) out of a total of 158 women in the 3 SILC groups as a whole (68%)					

## 2.4 Constraints and limitations

For an ‘ethnographic’ study, the allotted time for field work was of course very limited. While the study team tried to compensate in some ways (including through an extensive literature review and through additional days allotted to the national researcher to follow up on questions), it must be recognized that much more time would be needed to fully understand the complex socio-cultural and

economic dynamics and livelihood opportunities and constraints that provide the backdrop to women's SILC membership and experience. The research team, members of whom came together for the first time in-country in Dakar, had only a day and a half for review of and practice with the research tools as the rest of the pre-research time was devoted to logistical issues that still needed sorting out. This, combined with the lack – due to time and budget constraints – of a trial of the research tools on the ground, may have contributed to some initial differences in the application of the tools by individual team members during research.

As an added constraint, field research took place during the month of Ramadan when most community members, and some members of the research team itself were fasting: this led to shorter daily stays in the field than would have been possible under normal circumstances as well as more challenging conditions in the evening for team feedback sessions.

Aside from the initial community-wide discussions, the focus of research was – through agreement with the study commissioners - primarily on the SILC members themselves. While this paves the way for an understanding of SILC members' living conditions, household dynamics and subjective experiences of poverty, as well as shedding light on where they position themselves within the community-based relative wealth and well-being assessments, it does not allow for a detailed comparison with other members of the community (whether wealthier or poorer). The study as such cannot therefore answer the question of whether the absolute poorest members of the community have been systematically included in SILC groups – just the question of how self-described poor women have managed to join SILC and benefit from their participation. Poverty itself is a very complex subjective – as well as dynamic – concept, and the participatory wealth and well-being assessments themselves showed great variability.

Conducting qualitative research through translation has inherent limitations, at the forefront of which are concerns that either questions or responses or both may be translated incorrectly or incompletely. In the case of the Senegal research, these concerns were amplified by the fact that the translators selected for us by Caritas Kolda were not, in fact, native Pulaar speakers – a distinct disadvantage in the two research sites which were primarily Fulani villages. While our translators did use Pulaar more or less regularly in their work in various capacities, and showed facility with this on the ground, it is clear that some of the finer points – of both language and culture - may have been missed.

And finally, the research was specifically designed (and time allotted) for information to be gathered on two discrete villages: the fact that the second locality was actually a cluster of three village hamlets with somewhat distinct socio-cultural dimensions and different village leadership structures added particular challenges for the team for which adjustments were made in the field and also contributed complexity to the aggregation of results.

## ***2.5 Organization of the report***

The report is structured in three parts. This initial **Part I** introduces the project context, research aims, and field site selection (*chapter 1*); sets out the methodology and tools, field research processes and coverage, while identifying constraints and limitations and outlining the organization of the report (*chapter 2*).

**Part II** presents our key research findings on livelihood constraints and poverty – including a comparison of local poverty categorizations and estimates with PPI data (*chapter 3*); on the financial landscape, access and behaviors outside of SILC; (*chapter 4*); on EFI project organization and pro-poor outreach in our study communities (*chapter 5*); and on perceptions, experiences and reported outcomes of the SILC program from SILC members, former members and non-members (*chapter 6*).

**Part III** concludes with a summary of the key themes on SILC’s pro-poor outreach and programming arising from the research, including a focus on the key learnings on the research questions (*chapter 7*); and presents recommendations emanating from the field while offering some implications for future pro-poor EFI programming (*chapter 8*).

A bibliography of references consulted along with a set of technical and reference annexes complete the report.

## II. KEY RESEARCH FINDINGS

### 3. VULNERABLE LIVELIHOODS AND WIDESPREAD POVERTY

*'This year we are surviving by the grace of God. Poverty has taken up its abode with us'*  
(FGD, Kawral SILC group, Fafacourou)

*'The main affliction of the poor is hunger, and for the poor, poverty is destiny'*  
(CD, men, Coumbadiouma)

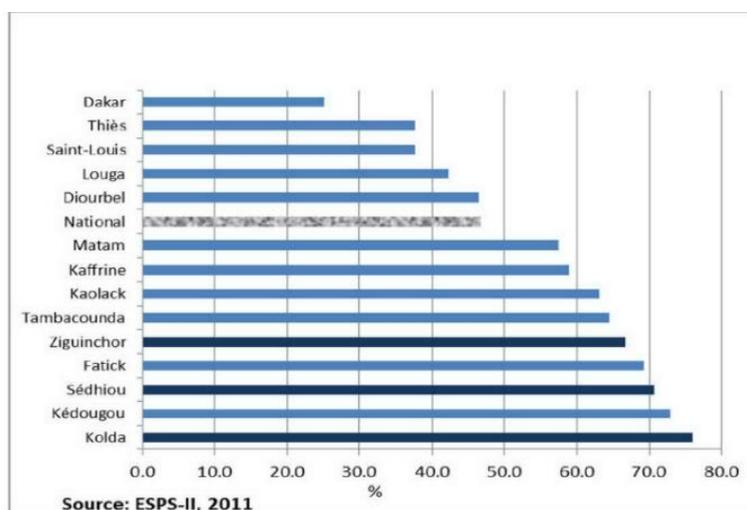
#### 3.1 Regional background and context

Our study villages in Senegal (Fafacourou and the cluster of Coumba Diouma, Coumba Diouma Coly and Bourcounda) are located in different departments (Medina Yorah Foutah and Vélingara) of the southern region of Kolda (see *annex E* for administrative map of Kolda region). Kolda is among the poorest regions in Senegal, located in the south of the country and affected by a history of conflict and displacement as well as both seasonal and chronic food insecurity linked to drought and climate change.

##### 3.1.2 Regional overview

Kolda region has an overall poverty rate of 76.6% - the highest of all regions, and well above the national poverty rate of 48.3%.<sup>10</sup> (figure 2) This represents an increase from 60.9% in 2005.<sup>11</sup> The poverty gap of 35.5% is also the highest of all regions, and significantly higher than the national average (14.5%) as is the severity of poverty at 20.8% (compared to the national average of 6.6%).<sup>12</sup> According to the Demographic and Health (DHS) of 2010-11, over half (54.4%) households in the region fall within the poorest quintile (the second highest proportion of all regions).<sup>13</sup>

*Figure 2. Comparative poverty rates in Senegal, by region*



Source: SNDES 2013-2017

<sup>10</sup> ANSD (2013) 'Deuxième enquête de suivi de la pauvreté au Sénégal (ESPS-II 2011)

<sup>11</sup> World Bank 2013 (Casamance Pole Development PAD)

<sup>12</sup> ANSD, ESPS-II 2011). The poverty gap measures the distance separating the poor from the poverty line while the severity takes into account inequality among the poor.

([http://siteresources.worldbank.org/INTPA/Resources/tn\\_measuring\\_poverty\\_over\\_time.pdf](http://siteresources.worldbank.org/INTPA/Resources/tn_measuring_poverty_over_time.pdf))

<sup>13</sup>

The region is primarily Muslim and ethnically mixed, but with a majority of Fulani groups engaged, for the most part in rain-fed agriculture on household plots (growing millet, sorghum, maize and groundnuts, with small rice paddies worked primarily by women and manioc arising as an important cash crop in the region). Livestock-raising is of extensive nature, with cattle in particular valued for both social and economic reasons and small stock such as goats raised for ready cash. Villages are small and relatively scattered, and social service provision is weak, with limited road and transportation infrastructure. The two departments where our research communities are situated span two livelihood zones identified by FEWS Net as the ‘agro-pastoral peanut zone’ (Medina Yorah Foutah) and the ‘agro-sylvo-pastoral peanut and cotton zone’ whose profiles are quite similar (*see annex F* for a map of Senegal’s livelihood zones and *annex G* for comparative indicators on the two administrative departments).

### 3.1.2 Regional and sub-regional perspectives

All key informants encountered in the course of the field study highlighted the impoverished nature of the Kolda region and study localities. As one noted, *‘Kolda is a region of paradox – on the one hand among the poorest regions in the country, according to statistics, and on the other hand a region of great potential and natural resources’*(KII, ARD, Kolda). Factors identified as contributing to high levels of poverty include, among other things both seasonal and chronic food insecurity; the legacy of conflict and displacement that has marked this region in the recent past; and heavy out-migration which is seen to be robbing villages of their most productive working-age populations. Isolation, limited road and transportation networks, and weak social service infrastructure contribute to underdevelopment (KII, prefect of Vélingara).

Livelihoods are based primarily on rain-fed agriculture, followed in second place by animal husbandry, petty commerce and some gardening. These are all highly constrained by the increasing unpredictability of rainfall (*‘We can no longer count on anything’* states one key informant (KII ARD, Kolda), lack of inputs (seeds, tools fertilizer), and rudimentary cultivation techniques. Major crops are millet, maize, manioc, sorghum, peanuts, niébé, with manioc in particular coming to the fore – particularly in Vélingara. *‘The time of manioc has arrived’* explain women in around Coumba Diouma (FGD SILC group Naforé). Rice is also cultivated, but usually by women in small plots.

Agricultural production remains mostly for consumption, as only a small minority (estimated at under 5%) can afford to sell much of their harvest and do not even produce enough to feed their families, forcing them to buy food when stocks run out. The lean period is from August to mid-October when the harvests start and many farmers cannot save any seeds from the harvest for planting the next season, as they consume all of their production (KII, first assistant to the mayor of Sinthiang Koundara commune). The cotton sector – one of the early commercialized cash crop – has been in crisis for over a decade- due primarily to the dysfunctional system of ‘Caution Solidaire’ in which farmers must join producer groups and cover each other’s losses or debts if these arise (KII, Municipal Secretary, Vélingara).

*Figure 3. Preparing the family plot for cultivation of manioc in Vélingara*



Animal husbandry is practiced by some (cows, goats, sheep) but is highly uneven: *'The rich will have from 30-40 heads of cattle while the poor will have not even a goat'* (KII, first assistant to the mayor of Sinthiang Koundara commune). This might sometimes take an ethnic dimension: in Coumba Diouma, for example, explained that the difference between the two sub-groups of Fulani in the area was in the number of animals they owned – the Poulahfoutah (migrants from Guinea) will have just 2 cows and cannot replace them if they die, while the Fulacunda (the original inhabitants) have at least 4 or 5, if not many more (KII, Village chief, Coumba Diouma). There are also recurring conflicts between herders and farmers over animal grazing in cropped areas (KII, Social Action, Kolda).

Out-migration has become a key economic survival strategy in the region, and many households mobilize to finance the migration abroad of their sons, husbands and brothers. But this not only leaves those who stay behind bereft of the productive labour force, it drains the family budget and asset base, with no sure guarantee of a return. *'When they leave, they sell off herds, harvests – they exhaust the family riches'* observed one key informant. *'So when they come home with nothing there is a problem of reintegration because they are seen to have wasted everything'* (KII, Prefect of Vélingara). *'Emigration is thought to be a solution to poverty'*, noted another *'But often it just makes people poorer'* (IDI, local notable, Fafacourou). Exploitation of forests for firewood and charcoal is commonly practiced. And smuggling of contraband is also a key economic strategy adopted by many, facilitated in particular by the proximity to the border with Gambia.

### ***3.2 Conditions and trends in our research communities***

Our research villages of Fafacourou and the cluster of Coumba Diouma, Coumba Diouma Coly and Bourcounda are relatively small rural communities (*see annex H for aerial and community maps*). They are made up primarily of the Fulani ethnic group, both the Poulafoutah who migrated into the region from Guinea Conakry in the early 1900s and make up the majority and – particularly in Coumba Diouma Coly - the Fulacunda, considered the original Fulani population in the region whose traditional social structure is hierarchical in nature. The Fulani are attached to their culture and – with a pastoralist background - have strong cultural references to cattle. However most of the villagers encountered in our study sites are now primarily farmers, some with only small numbers of animals that they combine with cropping in a more agro-pastoral system. Other ethnic groups represented in the villages include the Mandinka along with some Wolof and Serere – most adopting the common language of Poular. The vast majority of the villagers are Muslim, though there are Christians in the region (information from KIIs).

#### **3.2.1 Fafacourou**

Transect walks and observations in the villages show Fafacourou to be larger and more endowed with infrastructure than the Coumba Diouma cluster. With a population of around 950, it is about 50 km (1 hour drive) from the regional capital of Kolda. Fafacourou has a weekly market (*louma*), a town hall, an iron-monger's workshop, a mosque, a pre-school (84 students), primary school (205 students) and lower secondary school (211 students also coming from neighboring villages) as well as a health post (where the main consultations are for malaria, diarrhea and respiratory ailments). There is a community radio station – Mamakouda FM – which broadcasts programs of local interest, including around SILC.

The home of the municipal councilor – an elected official – is one of the few permanent structures, equipped with solar panels that generate electricity. One or two other houses also have solar panels, but the village as a whole is not electrified. Most people live in round huts of mud brick and thatch, organized for different family members within extended family compounds that are surrounded by fencing: sometimes, as for the PSP, there will be one rectangular structure within the compound that is made of more permanent material with a corrugated iron roof.

**Figure 4. Market scene in Fafacourou**



Water comes from household wells within the compound but the quality is not good and for drinking water villagers often use the public boreholes. Most compounds include small enclosed vegetable and herb gardens typically worked by the household women. Latrines are built within the compounds in enclosed areas. Fields of maize, groundnuts and, to a smaller extent, rice lie to the west of the village against a backdrop of thick vegetation amidst which the local cemetery is located.

The community timeline constructed with men in Fafacourou reveals a steady deterioration in the environment over the past 20 years linked to a reduction in the frequency and duration of the rains; this has led to a reduction of agricultural yields for both cash and consumption crops (particularly groundnuts, maize and rice). The last 20 years have also seen the decline of the cotton sector. Households have therefore attempted to diversify through a renewed emphasis on livestock, for those who can afford it, petty commerce, logging and smuggling of rare ebony timber across the border with Gambia. The early years of 2000 were marked by livestock thefts and banditry, but these have since eased (CD men, Fafacourou).

### 3.2.1 Coumba Diouma, Coumba Diouma Coly and Bourcounda

The Coumba Diouma cluster of villages are smaller, more remote and seemingly poorer, with no market.

**Figure 5. Typical compound in Coumba Diouma**



- In *Coumba Diouma* itself, houses are primarily round mud-brick huts with thatched roofs clustered within the large extended family compounds: occasionally, as in the compound of the village chief, there will be one larger and more permanent rectangular house of cement with corrugated iron roofs. There is a new mosque in the village and a koranic school, along with a primary school (with specially constructed teachers' housing nearby) and a health outpost with consultation and delivery room. Villagers draw water from wells within their compounds and from the two

public boreholes in the village. A number of development projects have been active in the village: most visible is the work of World Vision which constructed one of the public boreholes and the fence around the school, supports education and health and runs its own savings and loans program (Avec). The population here are primarily Poulafoutah agriculturalists, though there are also some Mandinka as well as a neighborhood of blacksmiths.

- **Coumba Diouma Coly**, smaller than Coumba Diouma itself, is made up primarily of Fulacunda, who have more livestock, but also practice agriculture, and have a more hierarchical social structure. As a hamlet (of just 12 households) connected to the mother village of Coumba Diouma and just five minutes away, there is no school or health unit, but there is a mosque and Koranic school as well two public boreholes, a cemetery and a non-functioning cotton storehouse and a cemetery.
- **Bourcounda** is also a hamlet, made up of about 300 inhabitants and a half an hour walk to Coumba Diouma. There is a mix here of Mandinka, Poulafoutah and other ethnic groups as well as different types of livelihoods, including agriculture and live-stock-raising (which is more widespread than in Coumba Diouma, with pasturage and water more available due to the proximity to nearby streams. Other professions such as blacksmiths, carpenters, mechanics.

The community timeline constructed with men from the three villages in the Coumba Diouma cluster (*see annex I*) shows a rural society subject to the vagaries of rainfall (good rains in the 1990s, followed by increasingly erratic rainfalls from around 2000, and the past year marked by high irregularity – early rains that then stopped) leading to significant harvest losses. The timeline also shows a gradual transition from a focus on commercialized cotton and – to a lesser extent - groundnut production towards one of manioc production, intensified particularly over the past five years in the Vélingara area. Insecurity in the early 1990s from a group of roving bandits has now been surpassed; and political clashes from the 2009 elections, when ‘*solidarity was shattered by politics*’, have also given way to more peaceful elections in 2012.

Specific shocks have been experienced in Coumba Diouma Coly, where a fire destroyed several houses in 2001 and where animal disease epidemics have decimated livestock. In general, however, community members feel that the evolution of their society is overall positive, with health campaigns leading to better health; development programmes brought in by both NGOs (particularly World Vision) and the government (forestry department); more money available through manioc production; new construction in the villages. A remaining negative variable due to climate change is the increasing uncertainty/unpredictability of the rains, intensifying conditions of food insecurity (CD, men, Coumbadiouma).

### ***3.3 Poverty assessments and experiences at community level***

#### **3.3.1 Local categorizations, characteristics and experiences of poverty**

Local community members at our different village sites in Senegal categorized poverty and wealth rankings in different ways.

- In **Fafacourou**, community members (both men and women, SILC members and non-members) discerned four principal wealth categories ranging from the poorest (*basso*); to the less poor (*burolodo or buroro*); to the middle (*djoguido or djoguido seda*) to the rich (*djauma joudi or djoguido abere*).
- In **Coumba Diouma** and its neighboring villages of Coumba Diouma Coly and Bourcounda, community members discerned three principal categories, ranging from the poor (*basso*); to the middle (variously *samoury* or *djoguido*); to the rich (variously *djoguido* or *ngaldoudo*).

Very lively discussions were conducted with community members around the main characteristics of the different wealth groups, which are seen to be sharply differentiated (*see annex K for detailed tables for both communities*).

In general, the poor (*basso*) have the least access to resources (productive assets such as land, labour, animals, agricultural inputs) and often have to sell labour or work on the fields that others lend to them. They suffer from generalized food insecurity (*hege*), with meals limited in both quantity and quality and have an inability to meet basic needs of family members (such as school fees or health care) without support. Their living conditions are rudimentary (mud brick hut with thatched roof; water from a public borehole or hand drawn well in the compound; simple latrines; firewood as the main cooking fuel; no electricity) and they suffer frequent illnesses due to a lack of hygiene and sanitation. Lack of access to quality social service structures (schools, health services) was also a defining feature of the poor, with cost and distance posing particular obstacles. As seen above, such infrastructure within Fafacourou itself was limited, and the poor were less able to seek outside services. In terms of transport, – the poor must go everywhere on foot; the middle may use a bicycle, while the better off have motorcycles. Unlike the better off, the poor have little access to financial services as they lack collateral for any type of loan. They depend greatly on social networks and solidarity to help during the hardest times.

It is seen to be very difficult/ next to impossible for someone who is poor to move up into the next wealth category. Some say *'The basso [poor] are 'cursed' because in spite of their efforts they cannot rise up from poverty'* (CD, women, Coumba Diouma). Others note that *'The basso have nothing – they live day to day and are always looking for enough food for their families. They start with nothing, so everything needs to be chased after... The buroldi [less poor] at least eat enough each day. They have at least something which they then seek to augment.'* (FGD SILC committee members, Group Kawral, Fafacourou). The better off, meanwhile, can combine proceeds from harvests with stored capital in herds to support their needs and cushion themselves against shock – selling animals, for example, to meet expenses. *'When you hear of someone who has goats'* explained women in Coumba Diouma, laughing, *'that means they have no problems!'* (FGD, SILC members, Group Naforé).

Key informants confirm these characterizations, contrasting the rich, with their large herds and land holdings with the poor *'who struggle to survive day-to-day, trying to find enough to eat'* (KII, Community Development, Kolda). As the PSP in Coumba Diouma put it: *'When the rich have a need, they can solve the problem tac-tac; but the poor just drag along.'* While the exact statistical definition and criteria for the identification of poverty may vary from zone to zone, in our two study localities the poor are generally considered to be those who cannot eat three meals a day; cannot afford health treatments; have difficulties in maintaining their children in school; and live in poor housing conditions (KII regional statistical office, Kolda).

But life is precarious for the middle groups as well, particularly as they often support many poorer members of their extended family, thereby depleting their own resources and risking a descent into poverty. In Fafacourou, for example, *'In each household or compound there may be one Djoguido upon whom everyone else depends – the family charge is very heavy'* (KII, PSP, Fafacourou). As another key informant put it: *'He who helps nine poor people will soon become the 10<sup>th</sup>'* (KII, Vélingara). The case study in *box 2* illustrates this phenomenon.

### **Box 2. Case study of the precariousness of life for those in the middle wealth groups**

F, a grandmother aged 60 with 13 children and several grandchildren was introduced to us by the PSP in Fafacourou as a fairly well-off agro-pastoralist in the wealth category of Djoguido (middle). In spite of her relative wealth in animals, however (20 cows, 20 sheep, and 7 goats) and her agricultural production (niébé,

maize, rice and ground nuts) she finds she can hardly make ends meet in support of her children and grandchildren. High mortality levels in the herd, frequent baptisms or circumcisions that call for the slaughter of some animals, and low prices for the sale of animals all contribute to her difficulties. Her cows produce milk, but not in sufficient quantity to sell given the nutritional needs of her large family. Her crops serve mainly to feed the family, with just a little surplus to sell; but her harvests are not enough for all so she also has to buy products on the market. *'Almost everything I earn from the sale of my products I have to give out again to support our daily expenses'* she says. *'I buy bread, sour milk, biscuits and other ingredients for cooking. Sometimes, I am left with nothing even to wash my clothes or to buy soap.'* School fees also take up a large part of the family budget: two grandchildren have been sent to live with host families in neighboring towns (Medina Yoro Foulah and Kolda) in order to continue their education beyond what is available in Fafacourou. For the annual contribution to their upkeep, she provides each with a bag of rice, a bag of maize and a bag of ground nuts at a total cost of 80,000 FCFA along with 20,000 spending money. To come up with such sums, she sells off her animals, again diminishing her herd. *'But these are my grandchildren, so I must do this'* she explains.

Source: IDI, non SILC member, Fafacourou

Community members stressed the insecurity of their livelihoods and the significant place that lack of productive capacity plays in poverty. *'The one who does not have fields is lost'* noted one group of community women. *'But at the same time, it is very difficult to live off of agriculture'* (CD, women, Fafacourou – *see Annex J for an example of a seasonal calendar*). Agriculture faces many constraints – and these women did not seem to see much hope in it. Rainfall is unpredictable, they do not have large fields or the material needed to cultivate them, seeds are of poor quality, there are few inputs like fertilizer, and the harvests are correspondingly disappointing (CD, women, Fafacourou).. This was the same picture from Coumba Diouma where *'The basso can cultivate maize, but they cannot produce much or gain much from this – this is because they are poor and cannot afford fertilizer, agricultural equipment, a donkey to pull the plough, agricultural services'* (KII, village matrone, Coumba Diouma.) Moreover, they suffer from seasonal shocks and stresses that contribute to poverty and vulnerability (*see box 3*).

### **Box 3. The seasonal round and recurrent vulnerabilities in our study villages**

Community members in our study villages distinguish four seasons:

- **Jan-March/April** form the very hot and dry (*tiédou/tchedu*) period, there is little agricultural work. Animals are not milked at this time but are left in free pasture. People engage in a variety of off-season tasks (house construction and repair by men, collection of firewood by women) and other income-generating activities (for example petty commerce). Some women particularly in Fafacourou also engage in off-season gardening if they can (lettuce, carrots, onions and some corn) though they often face problems of water which they must haul up from wells in the courtyards of their concessions. Some men in Coumbadiouma go off to the nearby gold mines for work. This is also the period for weddings, baptisms and circumcisions of boys as well as the time of *ziara* (Islamic ceremonies). *'During this period'*, explained men in Coumbadiouma: *'We eat well and eat what we want. We are in good health'*. Households have cash available from the portion of their harvests sold and also have food from their own production to eat. As the men from Coumbadiouma note, *'We do not need to take loans now – we have money in our pockets. We may spend more now, but we have enough money to cover it'*.
- **April/May** is the hot transitional period just before the rains (*tiélé/chechelle*) and the time when everyone begins in earnest to prepare their fields for planting. The need for cash is acute at this time as households need to buy seeds and other agricultural inputs. Uncertainty reigns about whether the rains will come on time. Animals begin to be led by shepherds into pastures farther from the villages, where they are restrained so as not to trample on the fields. This is the start of malaria season and infections. Marriages continue to take place, but *'Our money is finished - we have eaten it all and we no longer even see the color of money'* say the men in Coumbadiouma.

- **June-Sept** (*ndougou/ndungu*) is the rainy season when agricultural labour is at its peak and everyone is in the fields. It is not possible to perform other income-generating activities at this time, so money is short. *'During this period we don't even hear the sound of money'* explain men in Coumbadiouma. Malaria and diarrheal diseases are also at their peak: *'Most children get sick at this period'* noted women from Fafacourou. These months and beyond – prior to the harvest – correspond to the 'lean period' when people's stocks have been diminished, and they need to buy a good portion of their food just when cash is low. *'In this season, our 3 meals a day drop down to 1 and we can go a day without cooking'* explains a self-described 'basso' in Coumba Diouma. During a good year, their own production should last for much of the year; however this year production was down because of insufficient rain so their stocks hardly lasted 6 months. When this happens, they need to work more to earn money to buy rice, so they work for others, children go out to collect firewood to sell, or they can sell goats, if they have them. *'We are all very tired'* explained one woman in Fafacourou. *'We have to figure out how to make do until the next harvest. We are surviving by the grace of God.'* *'This year, poverty has taken up its abode with us'* said another.
- **Oct-December** (*diadoundé/dabende*) is the cool dry harvest period. First comes maize, then peanuts, then millet, manioc, and cotton (with some crops having both fast and slow growing varieties). Milk is abundant but difficult to sell because of the combined oversupply and limited transformation and marketing infrastructure. *'Our health is still fragile in this period'* explain men in Coumbadiouma, *'the consequence of malaria; also yellow fever and conjunctivitis.'* This period also marks the start of the school year, when households have to come up with school fees. *'This is the real problem for the peasant'* explain men in Coumbadiouma: the call for school fees comes well before harvests are in and parents struggle to come up with the cash to pay school fees and supplies, sometimes by advance sales of expected crops (sale of standing/growing crops). Children help out in the harvests after school.

Sources: CDs, women/Fafacourou and men/Coumbadiouma; and FGDs SILC members, Fafacourou

In addition to such structural and seasonal dimensions of poverty, 'idiosyncratic' shocks can occur at the level of a household or individual to plunge them into clear poverty traps from which they have difficulty emerging. Such was the case, for example, with one woman who both suffers from disability and widowhood and who has become dependent on others for support (*box 4*).

#### **Box 4. Case study of poverty and vulnerability for a widow with disabilities**

F, a widow, aged 50 lives with her unmarried daughter in the house next to the PSP. Her legs have been paralyzed after a fever suffered in childhood (which some say was the work of an evil spirit). She was unable to attend school as a child because of her disability, and until recently, when the program Tostan furnished her with a wheel chair, had very limited mobility. After her husband's death, she inherited his land but she and her daughter do not have the means to farm it (pay labourers, provide inputs). At the same time, she cannot take the risk of renting it out for someone else to farm for fear that they would take it from her.

Her co-wife – the only one who was with her all the time and in whom she could confide – decided to return with her children to Guinea Bissau when their husband died and has already found another husband there. It was very sad for her the day she left, as she was her only support. She does not receive any support from the government. She was able to keep their house where she now lives with her daughter and others. But she has worries all the time – not only about the fact that she is poor and has nothing, but because she is dependent on others. Also, her daughter is not married and she thinks it is because prospective husbands do not want to take on a 'double charge' - herself and her daughter.

Her younger brother has just crossed the Mediterranean on a quest for employment in Europe – he had called her just the night before to say he had landed in Italy after a terrible storm at sea. None of them know what the future will bring.

Source: IDI, non-SILC member, Fafacourou

### **3.3.2 Community-based estimates of poverty**

Estimates of poverty are notoriously difficult and often subjective, with many factors entering into the assessment in different ways. To facilitate community assessments of poverty levels in the study villages, our study used a participatory method by which community members placed beans

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representing households in the community on cards labeled with the wealth categories that had previously been established through discussion. This was done separately through community discussions (CDs) with men and women and the results put together and averaged out. While community members often point to broad-based poverty in their communities – ‘*We are all poor farmers here*’ said one (CD women, Fafacourou) – they nevertheless can easily discern households of different wealth categories in their village.

**In Fafacourou (table 5)** the poor (*basso*) were estimated by community members to represent around 65% of the population as a whole, while the slightly less poor (*burolido/buroro*) made up another 27%. This indicates community perceptions of high levels of poverty overall, with the poor and slightly less poor together representing around 92% of the total village population.<sup>14</sup>

**Table 5. Community-based wealth estimations in Fafacourou and the Coumba Diouma cluster**

Wealth estimations in Fafacourou					
	Basso (poorest)	Burolido/Buroro Basso (less poor)	Lowest two categories combined	Djoguido (seda) (middle)	Djaouma joudi or Djoguido jawda/abere (rich)
Community estimates	65%	27%	92%	2%	6%

Source: Composite based on CDs with men and women

**In Coumba Diouma** and its neighboring villages (table 6), community estimates of poverty levels in the community as a whole were also high, but with variations by village: 81.3% classified as poor (*basso*) in Coumba Diouma; 67.5% in Coumba Diouma Coly, and 55% in Bourcounda.<sup>15</sup>

**Table 6. Community wealth estimations in Coumba Diouma and neighboring villages**

Wealth estimations in Coumba Diouma village cluster			
	Basso (poor)	Samoury/Djoguido (middle)	Djouguido/Ngaldoudo (rich)
Coumba Diouma	81.3%	12.5%	6.2%
Coumba Diouma Coly	67.5%	20.2%	12.3%
Bourcounda	55%	32.5%	12.5%

Source: Composite based on CDs with women and men

One SILC member in Coumba Diouma (the village health matrone), who accompanied us on our transect walk, was able to provide provisions on the level of poverty by neighbourhood within the village as well as by compound and households (*hatendi*) within the compounds – showing how finely observed and recognized are the distinctions between different social strata at community level.<sup>16</sup> What is interesting to note on table 7 below is a) how neighbourhoods are organized along ethnic lines; b) how different households within the same compound can belong to different wealth categories; and c) how the overwhelming majority of both compounds and households are

<sup>14</sup> The PSP’s estimates of the poorest two categories in the village were slightly lower – at 70% (55% poor 35% less poor) with the middle at 25% and the richer at 15%

<sup>15</sup> The PSP (who is from Coumba Diouma) provided some estimates, but it is not clear if these were for his own village only, for the 3 villages of our study, or for his zone of operation, so these were not retained for analysis.

<sup>16</sup> Another SILC member in Bourcounda drew the line even more finely, drawing a distinction in poverty status between 2 co-wives, members of the same group, one of whom was considered rich and the other poor (FGD, women SILC members, Bourcounda)

categorized as poor (70% overall), with the rest primarily in the middle; and only one household (belonging to the Vélingara mayor's family, which is from this villages) is considered rich. This confirms the collective community estimates discussed above.

**Table 7. Poverty classifications at neighbourhood level, Coumba Diouma**

Neighborhood	Ethnic composition	Number of compounds	List of compounds and <i>hatendi</i> and classification by wealth category
Campement	Mandinka	5	<ul style="list-style-type: none"> <li>Compound with 3 hatendi (2 basso, 1 samourai)</li> <li>Compound with 2 hatendi (2 basso)</li> <li>Compound with 3 hatendi (3 basso)</li> <li>Compound with 4 hatendi (3 basso and 1 samourai)</li> <li>Compound with 2 hatendi (2 basso)</li> </ul>
Sub-total by wealth classification			14 hatendi: 12 basso (86%) 2 samourai (14%)
Mbaylari	Blacksmiths	12	<ul style="list-style-type: none"> <li>6 compounds mostly basso</li> <li>6 compounds mostly samourai</li> </ul>
Sub-total by wealth classification			50% Basso/50% samurai
Sarafoutah	Poulafoutah	15	<ul style="list-style-type: none"> <li>12 compound mostly basso</li> <li>2 compouds mostly samourai</li> <li>1 compound Djogido (mayor's family home)</li> </ul>
Sub-total by wealth classification			80% basso; 13% Samourai; 7% Djoguido
Total by wealth classification for 32 compounds (+/-)			70% basso; 27% Samourai; 3% Djoguido

Source: KII, village matrone, Coumba Diouma

### 3.3.2 Comparisons with EFI PPI indicators<sup>17</sup>

Table 8 shows the comparison between our community-based poverty assessments and the average poverty likelihood at baseline in the study villages in Senegal. As indicated, poverty likelihoods as measured by the \$2.50/day poverty line are over 80% in each village; likelihoods are just over 60% when measured against the national poverty line; and drop to just over a third when measured against the \$1.25/day poverty line.

**Table 8. Village-level poverty indicators: PPI baseline and community estimates**

Village Name	Avg. poverty lklhd (National Poverty)	Avg. poverty lklhd (\$2.50)	Avg. poverty lklhd (\$1.25)	Study findings on proportions of poor
Fafacourou	61.8%	84.0%	37.2%	65% poorest 92% poorest plus poor
Coumba Diouma	61.0%	83.5%	36.4%	81.3% poor

Source: EFI MIS, compiled by EFI research officer

<sup>17</sup> PPIs were administered to reference households in Senegal between June-August of 2013. PPIs administered to SILC households took place on different dates. In Fafacourou the dates for the groups were: Kawral and Tédoungal – 28 May, 2016; Wassalam – 30 May, 2016. In Coumba Diouma, the dates for the groups were: Naforé 3 June, 2016, and Afia and Mantaré 8 June, 2016 (EFI Research officer).

Comparative analysis shows the following:

- For **Fafacourou village**, the community-based estimate of the poorest (65%) is quite close to the PPI-derived baseline average poverty likelihood of (61.8%) based on the national poverty line. When combining community assessment of the two poorest categories, we see that the overall proportion falling within these two groups (92%) is higher than the PPI-derived baseline average of poverty based on the \$2.50/day poverty level (84%).
- For **Coumba Diouma**, on the other hand, we see that the community-derived assessment of the proportion of the population categorized as poor (81.3%) is quite similar to the PPI-derived poverty likelihood of 83.5 % based on the \$2.50/day poverty line and significantly higher than the average poverty likelihood based on the national poverty line (61.0%).<sup>18</sup>

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<sup>18</sup> PPI data was available for Coumba Diouma only  
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## 4. FINANCIAL ACCESS AND BEHAVIORS OUTSIDE OF SILC

*'Banks are for the rich'*

(KII, World Vision, Vélingara)

*'All opportunities to obtain an untied loan or a loan that they can negotiate are closed to the poor, as they are in immediate need'* (KII, former school director Coumba Diouma)

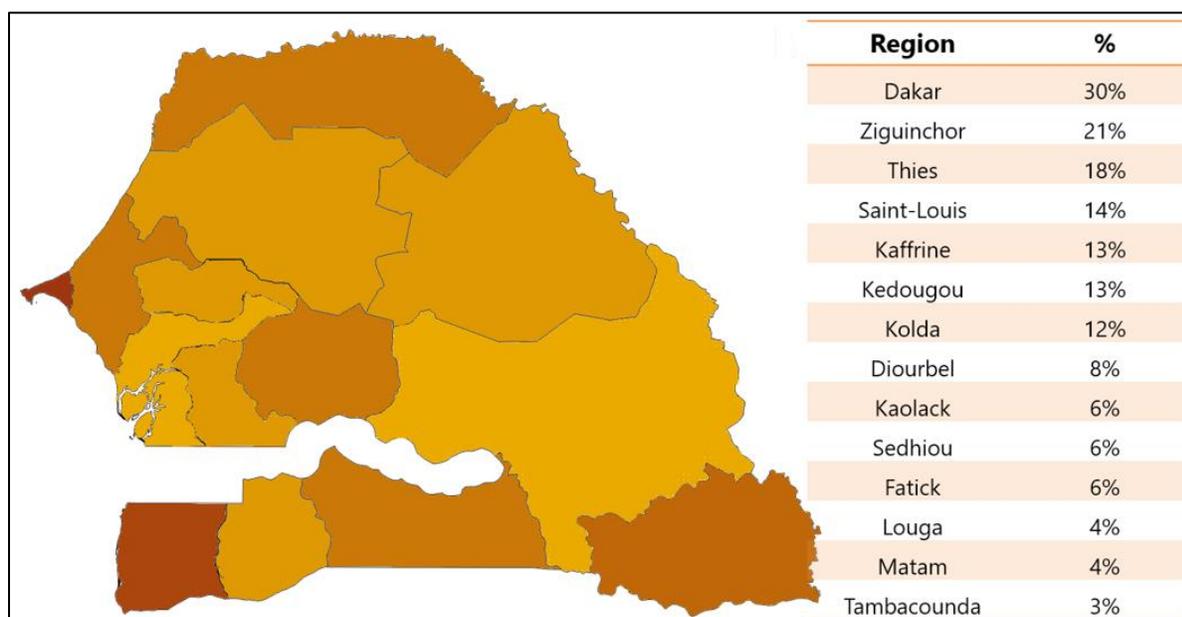
*'Tontines offer a space for liberty and expression for women'*

(KII, Community Development Officer, Kolda)

### 4.1 Background context

According to a 2016 survey by Intermedia, the financial inclusion rate (the number of adults with a bank and/or mobile money account in their name) in Kolda region is 12%. This is not the lowest in the country (which is 3% for the region of Tambacounda); however, it is below the national average of 15%.<sup>19</sup> (figure 6). The EFI project mid-term evaluation (MTE) put the financial inclusion rates for the regions of Kolda and Sédhiou together even lower, at 4%.<sup>20</sup>

**Figure 6. Financial inclusion rates in Senegal, by region**



Source: Intermedia, 2016

A survey conducted center, to assess the baseline situation in reference to the progress out of poverty index (PPI) for the EFI project showed that, in Kolda, only 15% of respondents had a cash account

<sup>19</sup> Intermedia 2016

<sup>20</sup> CRS EFI MTE 2016

with a bank, cooperative or other formal financial institution, and just 5% reported securing a loan from such institutions within the past 6 months. At the same time, 30% were members of 'merry-go-rounds' or 'tontines' (local rotating savings and credit groups – ROSCAs), or other informal groups. Membership in informal groups has a gendered nature, with two thirds of members being female (66.7%).<sup>21</sup> Nevertheless, it has been suggested that membership even in informal groups is relatively low: a contributing factor postulated as one of the causes for this in the regions of Kolda and Sédhiou is the aftermath of long-standing conflicts in Casamance which destroyed the fabric of trust (see for example, early analyses by Drame 1998).

The Ministry of Economy and Finance's *Observatoire de la qualité des services financiers* charts the variety of formal financial offer in Kolda region, which includes banks<sup>22</sup> and MFIs.<sup>23</sup> In general, systems of formal credit have largely been linked to commercialized agriculture – with somewhat mitigated success (*see box 5*).

### **Box 5. Systems of credit linked to commercialized agriculture: the case of cotton**

The introduction of commercialized cash crops (first ground nuts, then cotton, contributed to the monetization of the economy and opened up both the need for and new lines of credit. In the case of cotton - up until the 1980s, Sodifitex worked with individual producers, supplying them with free agricultural inputs for the production of cotton. Then, Sodifitex became a rural development institution and promoted the creation of producers' associations (APB – *Associations de base de producteurs* – later called *Groupement de production du coton* - GPC) as a precondition for access to agricultural material which was provided on credit – with the entire group held accountable for effective reimbursement (*caution solidaire*). This system, however, has not been very effective; discussions with community members during our field work confirms other analyses that such collective responsibility was difficult to achieve and led to significant problems. Large producers, unwilling to assume debt for those who did not produce their share, began to exit the sector.

After the cotton crisis in 1994/95, Sodifitex changed its policies such that responsibility for reimbursement of credit was given – in the first instance – to the head of household who – with family members - was involved in cultivation. It was only if the head of household was unable to pay that the ABP/GPC would be called on to step in and to reimburse the debt out of collective resources. This encouraged the return of the larger cultivators to the sector; however, the producer groups continued to suffer from a number of constraints.

These included management difficulties and difficulties in achieving economy of scale to render technical support efficient (as villages are for the most part small, and household production systems within the village can rarely cultivate more than 10 hectares. Moreover, even in the larger villages, producers would often form a number of separate producer groups, rather than one large one, as many villages remain divided into separate

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<sup>21</sup> Survey conducted by the Institut Privé d'Etudes et de Formation en Statistique Appliquée et en Gestion et Evaluation de Projets' (INEFSAGEP), a Dakar-based research bureau, with results reported in the EFI project document: 'Assessment of the baseline situation in reference to the progress out of poverty index (PPI), 2014

<sup>22</sup> Caisse nationale de crédit agricole du Sénégal (CNCAS), Société générale des banques Sénégal (SGBS), ECOBANK

<sup>23</sup> Alliance de crédit et d'épargne pour la production (ACEP), Crédit mutuel du Sénégal (CMS), Union des mutuelles d'épargne et de crédit (UMECUDEFS), Réseau des mutuelles d'épargne et de crédit de l'unacois (REMECU), CAURIE MF.

groups. And finally, the focus on the family or household as the first line of reimbursement guarantee led to numerous conflicts within families. This could be if, for example, a father was forced to pay debt incurred by his son who would be castigated for being 'lazy' and – as a result – could be chased from home. Conversely, young men, seeking to establish independence from the household head, and in increasing need for money, would try to work his own fields. This follows earlier tendencies of cash crops – such as groundnuts – to contribute to more individualized systems of production.

At the same time, cotton production interfered with production of food crops, leading to a fragilization of household economies – particularly for the smaller producers who would often be forced to sell their maize production (an early harvested crop that can help tide households over the lean period to pay their debts. And finally, unlike groundnut production, where stalks are valued and used as animal feed, cotton was less easily integrated into the agro-pastoral economy, as animals could sicken and die if they ate the residue. Overall, the analysis of 30 years of Sodifitex attempts to promote cotton production reveals decidedly mixed results.

Source: Fanchette, 2010

## ***4.2 Financial conditions and trends in our research communities***

### **4.2.1 Key income and expenditure patterns**

Struggling with money is a defining feature of villagers' lives. The ebbs and flows of financial need in our research communities varied according to i) life-cycle events (with major outlays needed, for example, for such occasions as marriage and death of a family member, or for medical expenses); ii) the agricultural season (when investments for cultivation are required at the very time when most stocks from the previous harvest have run out and food purchases are a priority); and the social calendar (particularly linked to costs of schooling, with school fees requiring prior to the period of harvests, when cash is extremely scarce). The harvest period offers the possibility to reimburse the debts contracted during the lean season and look forward to profits from the commercialisation of crops.

### ***Principal sources of income***

Agricultural activities are the key source of income, and both men and women engage in a variety of income-generating activities. The most common crops (maize, peanuts, millet, sorghum, beans and rice) are typically consumed, stocked and, to a limited extent, marketed. However, recent years have seen shorter rainy seasons and lower yields, resulting into depletion of household stocks after six months and therefore a greater need of cash to purchase food. In the past, cotton and peanut production and sale were the main sources of income for farmers, but national and international market dynamics have changed the local market structure. More recently, manioc has emerged as the most valuable cash crop, particularly in Coumba Diouma. This is due to the greater profitability of the yields of manioc as the price for a sack is 30,000 (for peanuts the price ranges between 10,000 and 15,000). In Fafacourou, maize and peanuts are the most marketed crops: peanuts not used for household consumption are sold through local middlemen (*banabana* in Wolof) or in the local markets; *banabana* are also active in the cassava trade. In case of crop collapse, proceeds from the peanut harvest come primarily from the stalks which are sold as animal feed.

### ***Gendered differences in income generation***

In cases where women are given a plot of land to cultivate, they benefit from the sale of the produce. In both Fafacourou and Coumba Diouma, women practice garden farming (*maraichage* - growing gumbo, beans, potatoes, sorrel and *niébé* beans, mostly for household consumption, but also to sell in local weekly markets (*loumas*). Petty commerce is generally growing in importance for women. In several instances, groups of women travel every two weeks to Diaobé, the biggest regional market in Senegal, where traders from both Senegal and neighbouring countries gather every Wednesday to buy items for both home use and for re-sale in their local markets. However, there is a big difference between Fafacourou, where there is a weekly market, and Coumba Diouma, where there is not, and it is only recently that women there have begun to go to nearby markets to sell their products.

### ***Diversification of livelihood sources***

The need to cope with increasingly volatile rainfall patterns has driven many to diversify livelihoods, with growing importance is attached to petty trade, logging and smuggling of rare timber, along with livestock rearing. In Fafacourou, a source of income for men, particularly during the lean period '*soudure*' between the sowing and harvesting period (August / September), is the illegal logging and smuggling of ebony across the border with Gambia, where Senegalese and Gambian *banabana* act as brokers between buyers (often Chinese entrepreneurs) and local workers. In Coumba Diouma, which is located at a greater distance from the Gambian border, men are recruited by entrepreneurs or *banabana* from Vélingara to cut trees and produce charcoal. Therefore, donkeys and carts are seen as assets that enhance one's capacity to face a crisis by resorting to this illegal, yet lucrative, activity. However, the local population is torn between the awareness of the environmental impact of illegal logging and the lack of alternatives. According to one study participant in Fafacourou, '*If the State prohibits the trafficking of this abundant resource in the zone, young people will turn to the theft of cattle because the rains are scarce.*' (CD, men, Fafacourou)

Livestock rearing, an activity which plays a central role in Fulani culture, widely perceived as a strategy to increase resilience vis-a-vis the recurrent risk of crop failure. The rearing of small size ruminants (goats, sheep), poultry and, particularly in Coumba Diouma, cattle, is seen as a way to store value – a value that would be unlocked when the necessity arises. Some villagers have carved a market niche for themselves, using their skills to provide services such as driving, or selling specific items, such as concrete, on demand particularly during the dry season, as reported by a male SILC member in Fafacourou. Migration is also a widespread strategy aimed at boosting household income through remittances from abroad (*see box 6*).

### ***Box 6. The importance of migration in Fafacourou***

Fafacourou in particular features many households with at least one experience of immigration, both regional and international. Mobility aspirations influence financial behaviours and have consequences on the household budget. Emigration is ambiguously seen as both an investment and a gamble. There is an expression to define those who long to migrate: '*fala dannade*' ('he wants to leave' in Poular) which is seen as almost an obsession, a disease. This 'obsession' drives the aspiring migrant, often young and unmarried, to raise the amount needed to pay the middlemen and set off on a journey. Those who plan to set off on a journey can spend up to a million francs – either the savings of an entire household or a debt that his family will be forced to pay upon his departure. Often, however, the debt keeps piling up since many youth run out of money once they arrive in Libya and have to request a transfer. There have recently been cases of 'triangular debt' in which a migrant in difficulty, and helped by a fellow traveller from his same village, would ask his parents back home to pay

directly the family of the lender. A case in point is the one of a female SILC member in Fafacourou whose husband sold two cows (one for 250,000 FCFA, the other for 300,000 FCFA) to invest in the journey to Europe. It is common, among people willing to leave the village, to either make savings or to sell all their properties. As a local notable in Fafacourou notes: *'Migration is thought to be a solution to poverty but often it is going to make people poorer.'*

### **Major household expenditures**

Aside from large investments for agriculture or animal husbandry, food is the biggest monthly expense for most households. Some interviewees have calculated that a household of 20 requires between 30,000 and 50,000 FCFA a month for rice. Household supplies (particularly soap and washing soap); house repair, clothes and transport are also part of the family budget. School fees follow suit as the most burdensome expenditure, particularly for large families. The fees for the different levels are as follow: 11,000 CEFA/year for lower secondary (registration is a one-off payment of 6,000 FCFA); 6,000 FCFA a year for primary (supplies); 6,000 FCFA a year for kindergarten (supplies). (See box 7 for a typical family budget).

### **Box 7. A typical family budget**

B.B., from Fafacourou, is the husband of a SILC member. He shares his household with his wife and six children, three of whom are in primary school and one in secondary school. He owns neither land nor livestock. He borrows plot during the sowing season to grow consumption crops such as millet, maize and groundnuts, and supplements income by occasionally working as driver for a well-off retired civil servant who lives in the village. A week's trip to Dakar for a week can bring in 25,000 FCFA, while for a simple ride between Fafacourou and Kolda and return he is paid 6000 FCFA.

In a typical month, he spends between 30,000 and 40,000 FCFA on basic household expenses, as follows:

- 14,000 FCFA: 1 bag of rice;
- 18,000 FCFA: 1 bag of maize;
- 5,000 FCFA: 5 lt of groundnut oil;
- 1,500 FCFA: 3 kg of onion;
- 3,500 FCFA: 5 lt of palm oil.
- 4000 FCFA (1000 CEFA per week): phone charging

On top of that, every year, in October he must come up with 25,000 for the school fees of four sons.

IDI, husband of SILC member, Fafacourou

Ceremonial and social solidarity expenses are important to build and sustain social relationships. Events such as wedding, baptism and funerals require the guest to contribute with gifts (food, money, clothes). These social obligations can be a source of anxiety. As a female SILC member in Coumbadiouma says, *'If you do not have gifts, you cannot go because you would be ashamed. We can go and do some work, but nevertheless it shows to the community that you do not have a lot of money. You can give the gift after a week, after a month, but it's always going to give you shame. We must have a pretext for not going to this type of social events.'*

As with income, expenditures are of a highly seasonal nature, with more food needed to be bought during the lean months than post-harvest, and school fees linked to the academic calendar. As study participants noted, in May/June, *'Our money is finished – we have eaten it all and we no longer see the color of money'* Later, in the period just prior to harvest, *'We don't even hear the sound of money!'* yet

this is the time when children are supposed to go back to school (CD, men, Coumba Diouma). As study participants observed: ‘ *This is the real problem for the peasant: the call for school fees comes well before harvests are in and parents struggle to come up with the cash – sometimes through advance sales of expected crops, at a very poor price.*’ (CD, men, Coumba Diouma).

#### 4.2.2 Gendered financial dynamics within the household

Within the household, it is the husband who normally decides on household purchases. However, when women have their own source of income, their decisional power is enhanced. Evidence from the field suggests that there is a correlation between enhancement of female agency and ease of doing petty commerce which also depends on factors such as proximity to local markets. Distinctions between our two field sites support this. In Fafacourou, for instance, where most interviewed SILC women are engaged in petty commerce, our findings suggest greater gender-balance in decision-making at household level than in Coumba Diouma and Coumbadiouma Coly, where farming is the predominant livelihood and there are no markets in the villages. In Bourcounda, the situation is different as environmental features such as pastures and a water stream provides women with an opportunity to practice livestock farming and to keep heads of livestock (cattle and small size ruminants) as personal property.

During winter time, when men are engaged in secondary income generating activities, such as illegal logging, smuggling or charcoal production, they share the profits with the women, who are in charge of buying basic items for the household, such as foodstuff and products for the children. Sometimes husbands only give them money to buy food, other times they share what they have earned so that they are free to do what they think is best for the household;

According to tradition, when a woman marries, she receives a chest from her family containing several items that she will use for her housework, jewels (*balali*), clothes, and a small box to keep some cash. Called *arca* this chest is seen, by women and men alike, as the ‘women’s realm’. Some men would not even dare to enquire about the content of the *arca*. The amount women store in the *arca* is a secret even for their husbands. The money of the *arca* is used for emergencies, such as child’s ailments, and for official celebrations. On marriage, women also receive cows (*tenge*) from her family (who also receive animals from the groom’s family as dowry). This cow remains her property and reproduces within the family herd (KII, ARD, Kolda).

### 4.3 Financial inclusion mechanisms and scope

*Table 9* below (drawn from PPI indicators for SILC members as a whole as well as those involved in our focus groups), confirms field investigations that indicate that participation by SILC members in informal financial institutions is much more widespread than participation in formal mechanisms. Among our study participants, around three quarters (74.75%) were reported to participate in local mechanisms such as *tontines* (local rotating savings and credit associations, or ROSCAs) and other informal groups while only a quarter (25.25% participated in more formal institutions such as banks or savings and credit cooperatives (SACCOS).

**Table 9. PPI data on SILC members’ participation in informal and formal financial institutions**

PARTICIPATION IN FINANCIAL SERVICES									
Village Name	Group Name	Tontines and Other Informal Groups				Banks, SACCOS or other Formal Financial Institutions			
		ALL SILC MEMBERS		FGD PARTICIPANTS		ALL SILC MEMBERS		FGD PARTICIPANTS	
		NO	YES	NO	YES	NO	YES	NO	YES

<b>Fafacourou</b>	Kawral	29.55 %	70.45 %	41.18 %	58.82%	90.91 %	9.09%	100%	0%
	Tédoungal	80.77 %	19.23 %	83.33 %	16.67%	65.38 %	34.62 %	88.24 %	11.76%
	Wassalam	0%	100%	0%	100%	44.44 %	55.56 %	88.24 %	11.76%
<b>Coumba Diouma</b>	Afia (Bourcounda)	0%	100%	0%	100%	100%	0%	92.31 %	7.69%
	Naforé (Coumba Diouma)	4.5%	95.5%	7.69%	92.31%	95.5%	4.5%	61.11 %	38.89%
	Mantaré (Coumba Diouma Coly)	68.18 %	31.82 %	11.76 %	88.24%	86.36 %	13.64 %	18.75 %	81.25%
<b>Grand Total</b>		<b>35.46 %</b>	<b>64.54 %</b>	<b>25.25 %</b>	<b>74.75%</b>	<b>86.85 %</b>	<b>13.15 %</b>	<b>74.75 %</b>	<b>25.25%</b>

*Source: PPI+ MIS data compiled by EFI research officer*

At the same time, the table indicates that participation in both informal and formal mechanisms varies by SILC group. Overall, SILC group members in the three SILC groups of Coumba Diouma and in Wassalam SILC group of Fafacourou were most likely to participate in informal mechanisms, while those in Kawral and Tédoungal SILC groups in Fafacourou were less likely to do so. In terms of formal financial participation, reported rates of participation were highly variable among our study participants, ranging from no participation at all in the Kawral group in Fafacourou to over 81% participation in the Mantaré SILC group in Coumba Diouma Coly.

The following sections report our field findings on both informal and informal financial and support mechanisms in our study localities.

#### **4.3.1 Informal mechanisms**

In both Fafacourou and Coumba Diouma, there are multiple family and community-based arrangements on which people rely to cope with both predictable and unpredictable cash needs. Some depend on informal mechanisms and social networks which play a critical role in mobilizing support at the community level or among relatives abroad. Other arise out of informal marketing arrangements, which can sometimes be exploitative.

##### ***Family and kin networks***

Kin have a vital function in providing support in case of need and are often activated as a matter of course around key life events such as marriages, births, and deaths, manifesting a system of social solidarity (*ballal*). Families also come together to support the costs of outmigration of economically active household members. Women in need of a loan for particular purposes can call on family members, and particularly brothers. A woman can also both 'borrow' and 'lend' money from her husband: if she 'lends', it is considered a sort of 'reimbursement' of what the husband spends on household needs.

However, for many female interviewees, resorting to family members is often a double-edged sword, since this would be seen as an admission that the husband is unable to provide. Sometimes, the husband refuses to seek the help of the wife's family, thus triggering tensions within the household. Also, wives are sometime reluctant to resort to their families because it would create an unwanted obligation to be avoided if possible. In any case, kinship support systems alone are not enough to guarantee support. In a situation in which everyone is poor, solidarity (*ballal*) has clear limits.

### ***Religious mechanisms***

These seem to be activated only in during Ramadan when the poor are supported by their better-off neighbours in an Islamic form of charitable social solidarity.

### ***Tontines***

Membership in traditional *tontines* is widespread and – for the most part – complements membership in programs like SILC. Unlike SILC, each time the recipient of the payoff is randomly drawn. Tontines are mostly dormant during the winter, and active during the dry season. The average individual weekly saving is between 200 and 2000 FCFA. Pre-existing tontines often served as the basis for SILC group formation, as in Wassalam in Fafacourou and Naforé in Coumba Diouma. While women valued membership in tontines, several of our study respondents noted that these were also the source of frequent conflicts and difficulties with keeping track of money (FGD, Kawral SILC Group, Fafacourou). Some gave up membership in tontines when they joined SILC: as one woman noted, *'It is difficult to save with two hands'*. (IDI, SILC member, Fafacourou). Other SILC members continued to participate in both.

### ***Small shopkeepers (boutiquiers)***

Shopkeepers sometimes allow people to buy things on credit, particularly among their entourage or people they know. In some circumstances, they might take the borrower's ID as a guarantee. The purchases are up to 15,000 – 20,000 FCFA which must be reimbursed within 1-3 weeks (FGD, Kawral SILC group, Fafacourou). Access to credit from shopkeepers is based on the solvency - effective or perceived - of the borrower. Items are given on credit mostly to the middle income households, particularly civil servants known in the village for their regular income and therefore their capacity to meet their obligations on time. As a shopkeeper in Fafacourou explained:

*'Since they are civil servants, they have a guarantee (a salary at the end of each month) and therefore I trust them and give them credit. Most of the time they are teachers. For the credit, I have a booknote in which they record the amount and sign. This is my guarantee. Moreover, in the village we all know one another'*  
(KII, shopkeeper, Fafacourou)

There is some evidence to suggest that participation in SILC facilitates access to credit from other local sources such as shop-keepers, who are aware that SILC members have more ready access to cash than other villagers.

### ***Middle-men (banabana)***

Middle-men (*banabana*) play a key role for farmers unable to access formal credit. They typically operate in the peanut and cassava trade, relying on a network of contacts with merchants in the region and beyond that can be mobilized to access both information and financial capital, often delivered through mobile money. Unlike local farmers, *banabana* use their capacity to access resources to buy produces when the need is pressing and thus maximize their profits. They travel throughout rural areas at the beginning of the lean period (July) to pre-pay the planned fall harvests in kind (offering for example bags of rice) or in cash at a very low prices.

While some of the better-off farmers are able to avoid either taking loans or selling when prices are low, the poorer ones are in a bind and forced to accept the price set by the *banabana*. One woman in Bourcounda recalls a situation in July 2016 when, having completely run out of food, she was forced to resort to the *banabana* to get two sacks of rice after agreeing to pay back with three bags of cassava in October, after the harvest. Considering that a bag of rice is worth 12,500 FCFA and one of cassava

is worth 15,000 FCFA, she paid 45,000 FCFA worth of cassava for a loan of 25,000 (thus with an 80% interest) (IDI, SILC member, Bourcounda). Creating and maintaining a credit-worthy reputation is important for local farmers. *Banabana* are able to assess the capacity of borrowers to pay back and consider SILC membership a plus in this regard; borrowing from SILC to pay back a loan from the *banabana* was considered admissible by most SILC groups in our research.

#### 4.3.2 Formal financial institutions

##### *The banking sector*

While informal systems of borrowing often have somewhat flexible requirements, formal financial institutions uphold 'know-your-customer' (KYC) regulations, including obligations for the borrower to produce a valid ID and proof of collateral; they also most often require a hefty deposit as a guarantee and establish strict repayment schedules. Obstacles to access to formal institutions for the rural poor are therefore, the paperwork needed (including identity cards); the resources needed to open and maintain an account; the need for a security deposit (*garant*) for loans; and lack of flexibility in repayments. Banks are therefore accessible only to the rich or to upper middle income producers with collateral, and even for the latter, experiences recounted in the field reveal significant problems arising from indebtedness.

Previous experience with formal credit lenders, who pursued an aggressive marketing strategy at the beginning of the agricultural season (when people need money to buy seeds and farm implements) have proved to be traumatic, as recalled by the PSP in Coumbadiouma: *'Villagers lived in fear of Credit Mutuelle because they had taken their money and could not pay back. Since SILC has come, they no longer need such bank loans and it is better – it is their own money that they are using so they no longer need to fear'* (KII, PSP, Coumbadiouma).

##### *Other savings and loans or micro-finance programs*

In our two study villages, these include Caurie Microfinance; World Vision (AVEC) and USAID (Ayjende) (see *box 8* for details on World Vision).<sup>24</sup> Caurie Microfinance is often reported as a negative experience, particularly in Fafacourou, because of their policy of seizing borrowers' assets in case of default. One key informant went to the point of saying that *'if you die while owing them money, they will pursue you to the burial place and demand payment before you are buried'* (KII, Vélingara).

##### **Box 8. An example of other community savings and lending groups: World Vision**

World Vision, one of the biggest NGO actors in Vélingara, implements a savings and loan programme called AVEC (Association Villageois d'Épargne et de Crédit', which started in the department in 2013 and currently has 164 groups of 15-25 people each – primarily women (over 3,000 in all). The program, focusing on vulnerable groups and aimed at reinforcing resilience and encourage entrepreneurship among people with no access to formal microfinance and banks, revolves around operations combining savings, credits, solidarity funds and shareouts over a cycle of 9-12 months. Weekly savings are set at a minimum of 100/FCFA/week (2,000/month); the maximum credit is established at 5 times the amount saved. Their supervisors and field agents are paid by the project, while village agents are paid by the group. In the Coumbadiouma village cluster, there are 5 WV savings and loans groups: other projects ongoing involve education, migration, risk reduction, irrigation, education (including through sponsorship programs) and the like. WV has also established a microfinance institution – Vision Fund in their intervention zones, with 6 groups in the region already beginning to migrate from AVEC to these services.

KIIs, World Vision, Vélingara

<sup>24</sup> Child Fund was also said to be operating a program in Fafacourou, but we did not gather any information on this.

### ***Bourse familiale (the national social safety net system)***

The '*Bourse familiale*' is Senegal's national social safety net system which provides transfers of 25,000 FCFA per trimester to vulnerable households targeted through a combination of community-based processes and verification through survey. It is run by the Social Action Department as one of the key national social protection programs in Senegal. In the region of Kolda, there are a total of 1425,275 families benefitting from the Bourse Familiale (559 households/5,063 beneficiaries in Fafacourou Commune and 651 households/3,980 beneficiaries in Sinthiang Koundara commune (KII, Health Insurance Unit, Kolda). According to information collected by EFI project personnel (*table 10*), about a quarter (26%) of all SILC group members in the study groups visited are beneficiaries of the *Bourse Familiale*. While targeting is, of course, not always accurate and discussions in the field suggest that certain eligible households may have been left out of the programme, this provides yet another indicator of the relative poverty affecting our study households.

***Table 10. Proportion of Bourse Familiale beneficiaries within SILC groups***

	<b># members in SILC group</b>	<b># beneficiaries of the Bourse Familiale</b>	<b>Proportion</b>
<b>Fafacourou</b>			
Kawral	30	7	23%
Tédoungal	30	6	20%
Wassalam	30	8	27%
<b>Coumba Diouma, Coumba Diouma Coly, Bourcounda</b>			
Naforé	29	6	21%
Mantaré	24	6	25%
Afia	19	5	26%

***Source: Data provided by Senegal CRS EFI M&E officer***

The social transfer is mostly used by the beneficiaries to purchase basic foodstuff in bulk, thus reducing the risk of food insecurity and allowing to concentrate scant available resources on income generating activities or saving groups. A telling example is provided by a 47-year old widow and SILC member from Fafacourou. She shares her compound with other 14 people, including 10 children and her deaf-mute stepmother. Both she and her father are each the recipients of a Bourse Familiale. From the 50,000 FCFA they receive altogether every three months, they purchase three sacks of rice (14,000 FCFA for a bag in the weekly market, for a total of 42,000 FCFA), along with millet and condiment (IDI, woman SILC member, Fafacourou).

## 5. PRO-POOR PROGRAMMING AND INCLUSION IN SILC

*SILC is already accessible to the poor – it is for those of us who cannot go to banks. It is a system that comes to us.*

(FGD, former SILC members, Fafacourou)

*'When they earn something, they eat it, but SILC asks them to contribute it to the savings chest – isn't there a contradiction somewhere?' (KII, PSP, Coumba Diouma)*

### 5.1 Project background, organization and implementation in the research communities

#### 5.1.1 EFI in Kolda

The EFI project in Senegal is being undertaken in two areas: Djourbel region in the centre (implemented by the partner organization Ndeye Djirim), and Casamance (Kolda and Sédhiou) in the south, implemented by the partner organization Caritas Kolda. The two partners engage a total staff of 18.<sup>25</sup>

Caritas Kolda is the regional branch of Caritas Senegal. Caritas Senegal operates under the auspices of the Catholic Church, working through its diocesan structure, with 62 members in its national network. Caritas Kolda was established in 2003 (after Kolda became a diocese in 2000). It covers the regions of Sédhiou and Kolda in Upper Casamance, working through a network of volunteers at church and village level. As a Christian organization, with a focus on the poorest and most vulnerable, Caritas Senegal and its regional branches are active in a number of different domains. These include: emergency assistance and food security; village water supply, natural resource management, environmental protection and sanitation; technical training and rural animation for enhanced resilience, including promotion of women's activities; community health; migration and development; and micro-credit (for income generating activities, petty commerce, small ruminant production, and poultry-raising). Its funding comes from a number of sources, including through collaborative projects with partners such as CRS.<sup>26</sup>

The EFI project in Kolda began in 2013, focused on the primarily Fulani areas of Upper Casamance (the majority of SILC members are Fulani). PSPs in the region have been operating for a year and a half (after the initial phase of field agents (FAs) and are implementing the pro-poor package (PPP), whereas PSPs in neighboring Sédhiou region are not.<sup>27</sup> The four-year target for program implementers in the two zones of Senegal (each working through 9 supervisors and 72 FA-PSPs), was to establish 2,184 SILC groups each (4,368 overall) of some 25 members per group, for a total of 54,600 members in each zone (109,200 overall).

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<sup>25</sup> CRS EFI MTE (2016)

<sup>26</sup> [http://www.wmaker.net/caritas/Presentation-de-Caritas-Senegal\\_a134\\_2.html](http://www.wmaker.net/caritas/Presentation-de-Caritas-Senegal_a134_2.html); and KII, Director Caritas Kolda

<sup>27</sup> KII, Alex Manga, EFI manager for Caritas Kolda

Table 11 below shows the latest information on the six SILC groups in our two study villages of Aaarapoo and Omadira, drawn from the EFI project management information system.

**Table 11. Information on the SILC study groups from SAVIX**

PSP Name	Village	Group Name	Current Cycle	Group Members	Female Members	Minimum Savings	Savings Amount	Loan Amount
<b>SENEGAL</b>								
Kadiatou Baldé (f)	Fafacourou	Kawral	2	30	30	\$.37	\$136.99	\$91.33
		Tédoungal	2	30	30	\$.73	\$71.24	\$0
		Wassalam	2	30	30	\$.37	\$493.17	\$255.72
Mamadou Thierno Diang (m)	Coumba Diouma	Naforé	3	18	18	\$.46	\$92.88	\$0
		Mantaré	2	24	20	\$.18	\$19.00	\$0
	Bourcounda	Afia	2	28	28	\$.37	\$1050.64	\$0

Source: EFI project data supplied by the CRS WFI research officer

### 5.1.2. Project organization in Fafacourou

#### *Background and roles of supervisor and PSP*

The supervisor responsible for Fafacourou is a 35 year old woman, married and with a young child, who has worked as a supervisor on the EFI project since the beginning in 2013 the beginning. She explained her role as one of supervision and support, including helping the PSP to form groups. She is based in the village of Fafacourou, but goes back to Kolda frequently to see her young child who lives there with the father. She was trained in Dakar on how to work with the field agents/PSPs as well as how to operate at village level, including the importance of working through local leaders. She covers 148 groups with a total of 3,725 members in the commune of Fafacourou (KII, Supervisor, Fafacourou).

The PSP for Fafacourou (figure 7) is a 27 year old woman, married with two children (the last just 4 weeks old) who was born in and lives in Fafacourou. She was one of two out of 25 who took a motivation test to become a PSP and was selected along with one other to divide the commune of Fafacourou into two: she herself works with 26 groups created in 22 villages (4 in Fafacourou village itself, and the others in villages within a 10 km radius.) She received a bike for the project, but it is broken and now she must walk to the villages – which can take up to two hours. She works all week, visiting each group on their weekly meeting days. She supervises the meetings to see that there are no errors and

**Figure 7. PSP and her baby in Fafacourou**



supervises during the group share-outs as well. She also gives advice on their income generating activities and provides examples from other groups.

She feels that if women tried to form groups themselves, without any mentoring or support members will take out loans without reimbursement and the system will fail. But when they see her or the supervisor, they are afraid that if something goes wrong it will be reported to the Caritas project. Shortly after our study period, she was planning to go for a nine-month training program for a diploma in early child education and an apprentice, already in training, will take her place as PSP (KII, PSP, Fafacourou).

### ***Overview of SILC group formation***

The villages were selected by the EFI team on the basis of a map, with Fafacourou village chosen because it is both among the poorest villages in the region, with high vulnerability, and because it did not have a savings and loan project already. Field visits started with meetings with the chief and other notables to describe the project and explaining what is needed – including the focus on participation by the poorest in the community. There were some difficulties in Fafacourou at first in getting the project underway partly because of previous difficulties with a previous project of Caurie Microfinance which reportedly used tough measures to enforce loan reimbursement, but also because religious authorities from a nearby village raised questions about whether Caritas might be trying to convert the villagers. (KII, Supervisor, Fafacourou). So there was a lag in project start-up, but when SILC activities were initiated elsewhere and the good results were reported back to the village, more trust and confidence built up such that the team could return and establish the groups, beginning in 2016 (KII, Supervisor, Fafacourou). Even then, it was also difficult to convince people of the need to contribute to start-up costs (the money box, registers and other group materials). *‘For one thing, they are afraid you will ‘eat’ their money; also, if you are poor and do not have enough to eat yourself, contributing to start-up costs is just one more burden’* (KII, PSP).

Now, however, there are four SILC groups in Fafacourou with around 30 members each – three are women only and one is mixed men and women.<sup>28</sup> Most members are Fulani, but there a few members of other ethnic groups as well. Each group in the village has had one share out (ie three shareouts for the groups that we studied). (KII, Supervisor, Fafacourou).

### ***Basic parameters of SILC operations***

The major parameters of SILC organization and operations were explained to us by the implementers (box 9).

#### ***Box 9. SILC group operating procedures: example from Fafacourou***

Based on the overall SILC guidelines, the four groups in Fafacourou met to decide and agree on the following:

- 500 FCFA per person pay for the ‘start-up’ kit costing 15,000 FCFA (each new member pays 500 as an entry fee). The kit consists of a metal savings chest, 3 locks, registers and pens, 3 bowls for collections and 2 bags for the money - one for savings, interest and penalties (the big fund), the other for the social solidarity fund (the small fund).
- 100 FCFA/week as the savings target = 400 FCFA/month (according to the supervisor). The PSP says, however, that 500 is the target, and members can contribute from 500 to 2,000.
- 50 FCFA/week for the social solidarity fund = 200 FCFA/month = 2,400/year. This is to be used in cases of need arriving from illness (up to 10,000); death (up to 5,000) and fires (up to 7,500), deaths. (The

<sup>28</sup> This SILC group, which was not part of the study, but whose meeting was observed in the field is made up mostly of some of the ‘elite’ in the village, including civil servants. It was formed after the first three on the urging of the municipal councilor who saw the success of the other groups and asked the PSP if he and others could also participate in such activities.

supervisor says the amounts are limited– from 1,000 to 20,000 and determined according to the case.) They must be reimbursed (but without interest) within 1-2 months: if not, there are fines. Between 5 and 10 group members in each group generally use this fund during the year.

- Interest of 10% on loans, with reimbursement within a month or 2 months, depending on the circumstances. Members are allowed to borrow up to twice the amount of their monthly savings. The demand for money is highest at the beginning of the rainy season when households need money for the purchase of seeds and other agricultural inputs; also at the approach of holidays and feasts
- Share-outs made up of the savings plus interest on loan reimbursement and penalties. Share-outs are the occasion of much celebration. Each group has had 1 share-out: 1 group had 1,200 million FCFA; and other 900 million; and another 950,000. Women use their share-out for the purchase of beds/mattresses; sheep and goats; peanuts for resale; and seeds for rainy season planting
- 75 FCFA/month for the PSP per person = 2,250 per month from a group of 30 (but this can be accumulated, for example, after the shareout). The PSP notes, however, that not everyone really pays her (neither poor nor non-poor members), and often she only receives 2,000-3,000/month for the 3 groups in the village. *'But I don't say anything'* she says. *How can I? I'm born here'* she explains (KII PSP Fafacourou). In any case, with the money she has earned, she has invested most for example in the purchase of goats and chickens which she sees as a savings account on the hoof that can multiply in value.
- Penalties of from 100-500 for infractions of the rules: missing a weekly meeting 2 times in a row (even if she sends a substitute) – the member is prohibited from saving next time; coming late to meetings (50 FCFA), disturbing the meetings – for example, not turning off cell phones (250 FCFA), lack of respect (500 FCFA). If the member refuses to pay, the president calls the PSP who comes to try to solve the problem and the member is prohibited from saving the next time.
- Drop-out with reimbursement of amount contributed is permitted in certain cases: death, moving away, marriage out into another village. But for other drop outs during the year, members lose their savings

Source: KIIs, Supervisor and PSP, Fafacourou

### 5.1.3 Project organization in the Coumba Diouma cluster

#### ***Background and roles of supervisor and PSP***

The supervisor for EFI in Vélingara is a 34-year old woman, unmarried, from Zinguinchor (on the coast of the Casamance region), with a degree in geography and management. She has been working with Caritas for 3 years – spending the first year in Sédhiou (including the conduct of a cartography of the zones of intervention), before coming to Vélingara. She likes the zone. She lives with an older sister and feels well integrated. She understands Pulaar, but does not speak it. The supervisor participated in the selection of PSPs – there were hundreds of candidates, but they were looking for certain skillset and motivation. After a PSP is selected, she supervises and supports their work, participates in PPI surveys and maintains group membership lists (KII, supervisor, Vélingara)

The PSP for Coumbadiouma is a 24-year old man, married, with a child of 10 months. He attended high school in Vélingara and is currently taking the baccalaureate exam (for the third time) He is from Coumbadiouma, and his father, who is a blacksmith, is also the muezzin at the mosque. His mother is part of the management committee of the SILC group in Coumbadiouma (the holder of one of the keys). He and his family are farmers (corn, manioc, sorghum, peanuts) and have a few goats and chickens as well as one donkey and plough, but have less than five hectares of land. He used to cultivate his own plot of land, but is finding it difficult to find the time to farm, given his PSP duties. Yet, as he explains, he is the eldest of the family with a duty to help his father on the family. As PSP, he is actually a replacement for two others who were selected but were not able to carry out their duties. He was contacted by the supervisor in 2015 and asked to create a maximum of as 6 as field agent, limited to one group per village. He graduated to PSP in 2016 and now can create as many groups as possible. He currently covers 13 groups in 12 villages, and has three more under development. (KII, PSP, Coumbadiouma)

### **Overview of SILC group formation** *Figure 8. SILC group meeting, Coumbadiouma*

In Vélingara as a whole there are eight FA/PSP and 135 SILC groups. The first year, each FA/PSP was responsible for forming six SILC groups in and around their home villages (48 in all); the 2<sup>nd</sup> year each PSP formed ten new groups (60 villages covered in all); and the third year they spread to 100 villages. Some villages have more than one group and almost all (99%) of SILC members are women. The restriction of the number to six in the first year was to provide a test phase for the FA/PSP. There were certain villages where FAs/PSPs had trouble starting up groups –



people were reticent and some PSPs abandoned the effort; this was the case in Coumba Diouma, where the current PSP is a replacement (KII, supervisor, Vélingara).

Currently, in Coumba Diouma there is one SILC group with 17 members, who have had two share-outs (since 2015). In Coumbadiouma Coly there is one SILC group formed in 2016 with 22 members who have just had their first share out. And in Bourcounda, there is 1 SILC group with 29 members who have had 2 share-outs since 2015 (KII, supervisor, Vélingara)

In comparing the three groups, the PSP finds that it was easiest to sign people up in the latter two people where he has had favorable reception and people want to work. But in Coumbadiouma, which is his home village, he has had difficulty in getting people to join and does not really know why. But he thinks his having graduated into a PSP is helping him. (KII, PSP, Coumbadiouma)

## **5.2 The pro-poor approach in the research communities**

### **5.2.1 Overview of the approach in Kolda**

After the first cohort, at the beginning of the second year, EFI incorporates through PPP a variety of messages and approaches to reach the poor. These include; 1) flexibility on savings amounts; - an individualized savings target as well as messaging encouraging the poor to save even just a little; 2) linking up with other institutions who have targeted the poor ; and 3) the conduct by supervisors of PPI surveys in their zone 4 times a year. This is not a means of targeting, but of monitoring. There is also a spirit of solidarity in the group: when a poor member cannot contribute – another might contribute in their place. (KII, EFI manager, Caritas)

According to the EFI project manager from Caritas, it is difficult to compare a PPP approach (Kolda) and a non-PPP approach (Sédhiou). In Sédhiou – there is no flexibility of savings – there is rather an obligatory savings. Allowing members to contribute for others is also not done in the non-PPP approach. (KII, EFI manager, Caritas) Overall, with credit is given for micro-enterprise so that people can improve their incomes, SILC is seen to address poverty and vulnerability through support for resilience – ‘*savings enable households to face exogenous shocks*’ (KII, director Caritas Kolda)

### 5.2.2 Pro-poor programming in Fafacourou

#### ***Major elements of the approach***

Aside from the geographical targeting and the explanation to the chief that the project sought to mobilize the poorest, the pro-poor approach in Fafacourou seems mainly to do with establishing a flexible savings amount (small minimum target amount) and the messaging (encouraging poor people that no matter what they feel they can contribute weekly they can at least contribute something. This is largely in line with the way the PPP was explained to us by the EFI Manager at Caritas Kolda.

#### ***Difficulties and constraints***

In Fafacourou, both the supervisor and the PSP feel that they have, indeed, reached poorer women and that (with the exception of the 4<sup>th</sup> group which is made up of the better off) SILC members are mainly from the *basso* (poor) and *buoldo* (middle) groups (*see chapter 4*). While they do not have any survey data or precise indicators at their disposal, they each say that the poor are easily recognizable, both by their dress, and by their general timidity arising from being on the margins of society (KIIs, PSP and Supervisor). These indicators are seen to be more reliable than, for example, housing as sometime even better off people (civil servants, such as in the family of the PSP) live in quite modest houses (KII Supervisor).

There may be some poor women in the village who have not joined SILC, but as the PSP explains, groups are formed on a volunteer basis – if the poor do not want to join, the PSP does not insist, but she does go to them to explain and encourage. Cases of drop-out also include those due to poverty when poorer members who don't have enough to save (maybe 5 per group so far) but other factors include problems within the group or unwillingness to pay fines (KII, PSP Fafacourou)

### 5.2.3 Prop-poor programming in the Coumba Diouma cluster

#### ***Major elements of the approach***

There are savings targets that are flexible – members can save up to five times the target or less than the target. Some groups with a target savings of 100 have members who save from between 25 and 500 weekly. These savings targets are set by the groups and there is a sort of 'auto-selection' that operates so that members are more or less on the same level. Contribution to the social solidarity fund, however, is set and mandatory. (KII, supervisor, Vélingara)

The PSP was not trained on the PPP approach – in fact, because he is a replacement, his training was somewhat abbreviated. But he knows that to attract the poor, he must explain to them that these groups are for them and try to allay any fears he has that they might lose their savings (KII, PSP Coumba Diouma).

#### ***Difficulties and constraints***

From the PSP's perspective, most of the women in the group in Coumbadiouma are among the poor, but there are still others who are poorer and are not able to participate. What to do in this case? One cannot force them to join '*When the poor earn something, they eat it, but SILC asks them to contribute it to the savings chest. Isn't there a contradiction somewhere?*' He sees a sort of contradiction in that Caritas is telling them to target the poorest, but it is the poorest who can least afford to save – let alone pay the PSP and thinks that the project should therefore pay the PSP. He also thinks that he poorest, he thinks they should be helped with other kinds of support, for example, agricultural material to allow them to cultivate (KII, PSP, Coumba Diouma).

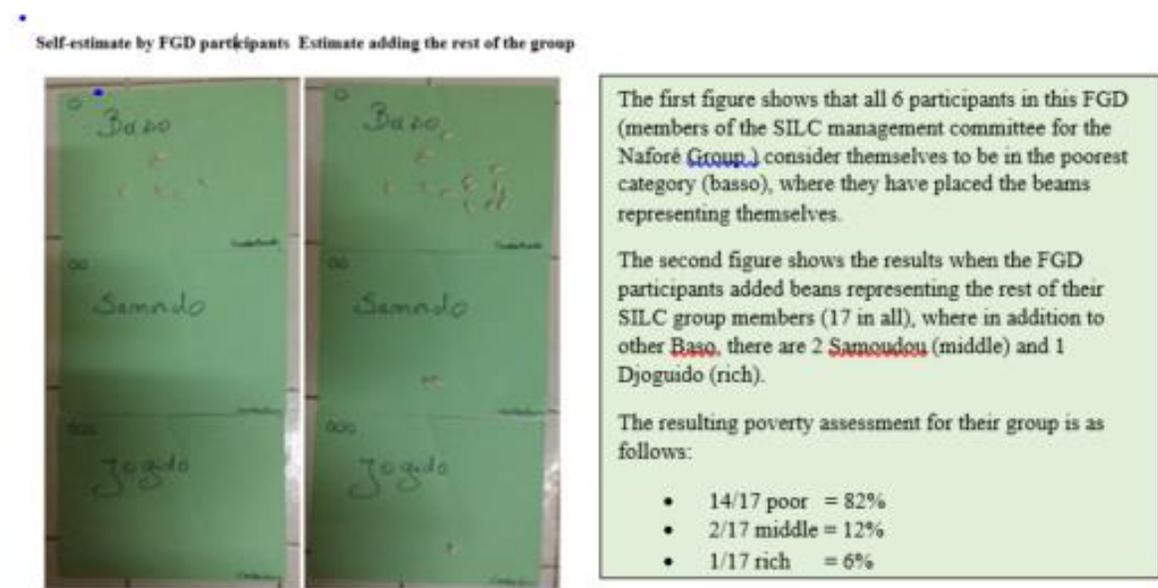
For his own work, the lack of adequate means of transport is the biggest constraint. The project provided him with a bike, but it has broken down, and besides is not adequate for covering 30 km to reach the furthest villages. He must himself pay for gas for a motorcycle (2,000 round trip twice a week = 4,000) and this cuts into his meagre earnings. The second constraint is that members are not paying him. They are supposed to pay 75 FCFA/month. If a group has 15 members, that means he should get 1,125/month; and with 30 he should get 2,250/month. But it is difficult to make group members pay: one group even wanted to lower the price to 50/week. 'But I am a father now' he explains. 'I cannot live off of that.' Some tell him he is just a volunteer and should work for free. The president of the group is supposed to make sure that members pay. But sometimes they do – sometimes they don't and there is nothing he can do. The problem is even worse in Coumbadiouma – his home town – than in the others.

### 5.3 Inclusion of the poor in SILC groups

#### 5.3.1 Findings from participatory self-assessments

Building on the categorizations of poverty and wealth groups obtained through community discussions (see chapter 3), we asked SILC group members in each village (organized into focus groups of regular members and management committee members) to first assess their own wealth rankings, and then to assess wealth rankings for the rest of their group. This was done by first placing beans representing themselves placed on the different categories of cards, and then adding in the rest of the members of their groups (see example in figure 9).

**Figure 9. Participatory wealth ranging self-assessment exercise, SILC members, Coumba Diouma**



The results of the each FGD for the SILC group in question were then put together and averaged out for a final estimate. In the course of our research, we also asked others (for example, the PSPs) to estimate poverty distributions for both the villages as a whole and the SILC groups. But this was through discussion only – without the aid of the cards and beans - and was not preceded by participatory categorization processes, so their responses are not factored into the total estimates. The tables below recall the poverty estimates for the community as a whole (as derived from the community discussions) to compare with the poverty estimates for SILC group members.

## Fafacourou

The results for Fafacourou (*table 12*) indicate that SILC group members classify themselves as belonging primarily to the bottom two wealth groups (94% overall). Such classification ranged from 100% for the group Kawral (78.5% for the poorest and 21.5% for the next poorest); 96% for the group Tédoungal (85.5% for the poorest and 10.5% for the next poorest); and 85% for the group Wassalam (70% for the poorest and 10% for the next poorest).

For all but the group Wassalam, SILC members were seen to be more likely to be poor than the overall population (as measured by the proportion falling within the bottom two categories). But even for Wassalam, the proportion of the very poorest within SILC groups was higher than for the village as a whole. While the poor, therefore, were over-represented among SILC group members, the rich were under-represented estimated to represent 0%, 4% and 5% respectively of SILC members in the three groups, compared to 6% in the population as a whole. This indicates overall successful poverty outreach by the project.

**Table 12. SILC group members' wealth self-assessment compared with community poverty assessment of village as a whole, Fafacourou**

Wealth estimations in Fafacourou					
	Basso (poorest)	Buroldo/Buroro Basso (less poor)	Lowest two categories combined	Djoguido (seda) (middle)	Djaouma joudi or Djoguido jawda/abere (rich)
<b>Village as a whole</b>					
Community estimates	65%	27%	92%	2%	6%
<b>SILC group members</b>					
Kawral SILC group members	78.5%	21.5%	100%	0%	0%
Tédoungal SILC group members	85.5%	10.5%	96%	2%	2%
Wassalam SILC group members	70%	15%	85%	10%	5%
Average for the 3 SILC groups	78%	16%	94%	4%	2%

*Source: CDs and FGDs with SILC group regular members and committee members – combined results*

## Coumba Diouma cluster

The results for the Coumba Diouma cluster (*table 13*) also indicate that the majority of SILC members (94%) consider themselves to be poor. Proportions ranged from 91% in the Naforé SILC group of Coumba Diouma to 86% in the Afia SILC group of Bourcounda and 68% in the Mantaré SILC group of Coumba Diouma Coly.

For all but the group Mantaré in Coumba Diouma Coly, SILC members were seen to be more likely to be poor than the overall population, while for Mantaré, the proportions were about equal.

While the highest poverty estimations (for both the SILC group and the village as a whole) were found in Coumba Diouma, the biggest difference in proportion of the poor within a SILC group as compared to the village population was found in Bourcounda. In general, pro-poor outreach can be seen to be most successful in these two villages.

At the same time, Bourcounda was the only village where the proportion of rich within SILC groups was higher than the proportion within the village as a whole. Overall, the rich were found to represent 6.2%, 12.3% and 12.5% of the populations of the three villages respectively. Among SILC members, the proportion of rich was 3%, 9% and 14% respectively..

**Table 13. SILC members' wealth self-assessments compared with community poverty assessment of village as a whole, Coumba Diouma village clusters**

Wealth estimations in Coumba Diouma			
	Basso (poor)	Samoury/Djoguido (middle)	Djouguido/Ngaldoudo (rich)
<b>Coumba Diouma</b>			
Village as a whole	81.3%	12.5%	6.2%
Naforé SILC group members	91%	6%	3%
<b>Coumba Diouma Coly</b>			
Village as a whole	67.5%	20.2%	12.3%
Mantaré SILC group members	68%	23%	9%
<b>Bourcounda</b>			
Village as a whole	55%	32.5%	12.5%
Afia SILC group members	86%	0%	14%
All 3 SILC groups	82%	10%	8%

*Source: CDs and FGDs with SILC group regular members and committee members (combined results)*

### 5.3.2 Comparison with PPI data

Table 14 below shows the PPI-derived average poverty likelihood at different poverty lines for all of the SILC group members in the three study groups and compares this with the average poverty likelihoods for the SILC group members who participated in the focus group discussions (FGD). It shows, on the whole that the poverty likelihoods of our study participants are very close to the poverty likelihoods for their groups as a whole, confirming that the sample is a representative one.

**Table 14. PPI SILC group data (total members and FGD participants) in Senegal study villages**

			Avg. Poverty Lklhd (National Poverty)		Avg. Poverty Lklhd (\$2.50)		Avg. Poverty Lklhd (\$1.25)	
Village Name	Group Name	Group Number	SILC	FGD	SILC	FGD	SILC	FGD
Fafacourou	Kawral	868	58.2	63.5	86.2	85.6	40.3	39.2
	Tédoungal	911	58.2	62.1	82.9	83.5	37.0	37.4
	Wassalam	883	58.2	60.7	83.4	83.1	37.2	36.2
	For all SILC groups		58.2	62.1	84.5	84.0	38.4	37.6

Coumba Diouma	Naforé	443	66.1	66.1	87.1	87.0	41.5	41.5
Coumba Diouma Coly	Mantaré	938	58.2	54.3	85.1	75.4	38.2	31.1
Bourcounda	Afia	444	58.2	66.0	87.1	86.3	42.6	41.8
	For all SILC groups		58.2	62.1	86.7	82.9	41.4	38.1

Source: From EFI MIS, compiled by EFI research officer

### **PPI results for Fafacourou**

All three SILC groups in Fafacourou had a 58.2% likelihood of living below the national poverty line (compared to 63.5%, 62.1% and 60.7% for our FGD participants from these three groups). They had likelihoods of 86.2, 82.9 and 83.5 of living below the \$2.50/day poverty line (compared to 85.6, 83.5, and 83.1 for our FGD participants). And they had likelihoods of 40.3%, 37% and 37.2% of living below the \$1.25/day poverty line (compared to 39.2%, 37.4% and 36.2% for our FGD participants).

### **PPI results for Coumba Diouma**

The SILC groups in Coumba Diouma, Coumba Diouma Coly, and Bourcounda had poverty likelihoods of 66.1%, 58.2%, and 58.2% respectively (as measured against the national poverty line) compared to likelihoods of 66.1%, 54.3%, and 66% among the FGD participants from these groups. They had poverty likelihoods of 87.1%, 85.1% and 87.1 respectively (as measured against the \$2.50/day poverty line) compared to 87%, 75.4% and 86.3% among our FGD participants. And they had poverty likelihoods of 41.5%, 38.2% and 42.6% (as measured against the \$1.25/day poverty line) compared to 41.5% 31.1% and 41.8% respectively among our FGD participants.

### **Comparison self-assessments and PPI**

Table 15 compares SILC self-assessments with the PPI data for the three groups as a whole in each village. In Fafacourou, SILC self-assessed poverty levels (94%) are well above the highest PPI-derived average poverty likelihoods as measured by \$2.50/day. In the Coumba Diouma cluster, on the other hand, SILC self-assessed poverty levels (82%) fall just below the PPI-derived average poverty likelihood at \$2.50/day.

**Table 15. Comparative poverty estimates for SILC groups, by village: self-assessments and PPI**

Village	SILC self-assessments: poor & poorest	PPI avg. poverty lklhd (national poverty)	PPI avg. poverty lklhd (\$2.50)	PPI avg. poverty lklhd (\$1.25)
<b>Senegal</b>				
<b>Fafacourou</b>	94%	58.2%	84.5%	38.4%
<b>Coumba Diouma cluster</b>	82%	58.2%	86.7%	41.4%

Source: SILC self-assessments and PPI data

### 5.3.3 Multiple dimensions of poverty

As with community characterizations of conditions of life affecting the poor, a variety of household economic and living conditions indicators derived from the PPI+ data generated by the EFI project go well beyond monetary measures of poverty to capture multiple dimensions of deprivation. Living conditions are on the whole rudimentary for SILC member households in our 3 study groups.

- Only 6% have some source of electricity (through individual generators, small solar panels) or use gas for lighting; while over half (52%) use kerosene lamps and another 42% use candles or wood.
- Nearly all (99.6%) use firewood or charcoal for cooking.
- Only 2% have interior faucets for water, with the others drawing water from household wells or public boreholes.
- Very few (4%) have improved toilet facilities: most use rudimentary latrines. SILC member households on the whole possess very few household assets: no household has a refrigerator, TV, fan, or iron, for example.
- As with the community as a whole, most SILC households derive their means of existence from farming: 90% depend for food on a combination of their own production and purchased foodstuffs, 6% rely totally on their own production, and only 4 % rely totally on purchased foods.

## 6. EXPERIENCES AND PERCEPTIONS OF SILC

*'My participation in SILC has really made my life easier. SILC has in effect replaced my husband – the money box gives me what my husband used to give me'* (IDI, female SIC member, Fafacourou)

*'It is better to be together amongst ourselves than be indebted to outsiders'*

(FGD, SILC group, Coumba Diouma)

### 6.1 Background on SILC members in the two villages

Key demographic details for SILC group members are shown on *table 16* below which compares the data from the PPI+ survey on all SILC group members with our field study data on SILC members participating in our FGDs. From our field data, most of our study participants are members of the Fulani ethnic group, with a few representatives of other ethnic groups such as the Mandinka. The average age is relatively young at 36 (compared with 39 from the PPI data for the group members as a whole), with group averages for our study participants ranging from the 30s (for the SILC groups Kawral, Wassalam, Mantaré and Afia in); to the 40s (Naforé and Tédoungal).

According to our field data, the vast majority of our study participants (91%) are married, with about a third (34%) in polygamous marriages (polygamy ranged from a low of 33% in Mantaré to a high of 74% in Tédoungal). PPI data for the groups as a whole also record marriage rates at 90%, but a higher incidence of polygamy (48%). Widows account for around 9% of our study participants (6.5% from PPI data for the groups as a whole). The highest proportion of widows was encountered in Afia where they account for 25% of the total study participants based on our field data.

Educational levels are generally low: with our available data showing over 80% in the groups for which it was collected (Kawral and Naforé) have no schooling, while around 20% have some primary education but virtually no one with secondary. From the PPI data for the groups as a whole, over half of total members (54%) have no formal education and most schooling is up to the primary level only (22%), with only 10.8% with some level of secondary.

**Table 16. Demographic data on SILC group members**

SILC group	Average age		Marital status (%)								Educational level (%)					
	PPI	Study	PPI data				Study data				PPI data			Study data		
			Mar (% poly)	Wid	Sep/ Div	sing	Mar. (% poly)	Wid	Sep/ Div	sing	no	Prim	Sec	no	Prim	Sec
<b>Fafacourou</b>																
Kawral	35	37	93 (59)	0	0	7	88 (43)	6	0	6	72.7	6.8	4.5	81	19	0
Tédoungal	51	30	73 (74)	23	4	0	88 (41)	12	0	0	61.5	23	7.7	nd	nd	nd
Wassalam	30	32	89 (42)	4	0	7	91 (33)	9	0	0	22.2	33.3	26	nd	nd	nd
Average 3 groups	39	33	85 (58%)	9	1.3	5	89 (39)	9	0	2	52	21	13			
<b>Coumba Diouma, Coumba Diouma Coly, Bourcounda</b>																
Naforé	41	44	100 (27)	0	0	0	100 (50)	0	0	0	63.6	27.3	9.1	93	7	0
Mantaré	37	34	95 (33)	5	0	0	100 (12)	0	0	0	45.4	18	13.6	nd	nd	nd
Afia	39	40	93 (59)	7	0	0	75 (22)	25	0	0	58.6	24	3.5	nd	nd	nd
Average 3 groups	39	39	96 (40)	4	0	0	92 (28)	8	0	0	55.9	23	8.7			
Total	39	36	91 % (48%)	6.5%	0.7%	2.5%	91 % (34%)	8.5%	0	1%	54%	22%	10.8%			

*Source: PPI data on total groups from EFI MIS compiled by EFI research officer; study data on SILC groups encountered in FGDs*

Average household size is very large (from 10-25 members in the data collected in our study) with extended households and male headship the norm. The average number of children is also relatively high – averaging around 5, but ranging between 0 and 12, and dependent very much on age. PPI data for SILC members as a whole show even higher numbers of children under 18 being supported within households – averaging 9 for all of the study groups together - with an average of 6 children of school-going age of whom an average of 5.7 are attending school. According to PPI data, the ratio of working members of the household in relation to children under 18 is 6:9, indicating a heavy dependency burden without counting other dependent members such as older people and people with disabilities.

## ***6.2 Experiences of SILC in Fafacourou***

### **6.2.1 Perspectives and experiences of current SILC members, Fafacourou**

#### ***Initiation of SILC and views on basic procedures***

In Fafacourou, the SILC members we encountered explained that the supervisor and PSP came to present the Caritas project and provided enough details to gain their confidence. The aim of the group, according to one of the committee members, is to ‘fill the chest’ in order to get economic activities up and running and allow members to invest and/or buy what they need to satisfy their needs. Some of the members had to ask their husbands for authorization to join: but after the first share-out in particular, everyone has become very enthused about the group. They now meet on specific days of the week.

In each group, they selected management committee members by consensus, based on their skills and experience. Management committees are composed of president, secretary, treasurer, money counters and three key holders (the same for all groups). Roles and responsibilities of both members and the committee are well understood and they are all satisfied with these.

Members looked for things like the command of respect for the president; some education for the secretary; a good memory for the key holder (so she would not forget where she put the key); and facility with math for the money counters and the treasurer. The

treasurer also had to be able to ensure secure conditions to safeguard the money chest in her home. As the treasurer of Kawral confided, *‘As the money accumulates and the day of the share-out approaches I sleep very badly, as there is so much money in the chest. But there has never been a problem with theft.’* (FGD, Kawral SILC committee, Fafacourou).

Confidence among members is one of the most essential features and having a credible reputation is thus a key requirement. A good SILC member must have the capacity to listen, to respect others, to be a good team player, and a strong sense of solidarity. In this small village most people know each

***Figure 10. SILC group committee members with Caritas Kolda EFI supervisor***



other already and many of the women in each of the groups had been members of previous tontines (*see below*) and so used to working together. In the case of a newcomer – for example, a woman from another village marrying into Fafacourou, members look for someone to vouch for her and so may initially greet her with reserve. (FGD, Wassalam SILC committee, Fafacourou)

Before initial activities could start up, women each paid 500 towards the purchase of the money chest and other material. Thereafter they establish internal rules and regulations, including on savings targets, use of the social fund, lending requirements, fines for infractions of the rules and the like. In the Kawral group, for example, members contribute 50/week for the solidarity fund (200 FCFA/month); and between 200 FCFA and 2,000 FCFA in weekly savings (800 FCFA and 8,000 FCFA/month). The level of savings is not forced – *'You contribute what you can and do not have to pay more than you have.'* (FGD, Kawral SILC group, Fafacourou) There are acknowledged to be differences in the amounts that Basso and Buroldo can save, but the solidarity fund is the same, and they often take out the same level of loans. (IDI, SILC member and president of Dirfel, women herders' association, Fafacourou)

Sometimes the members' families/husbands help them with their contributions, but sometimes it is their own money. The solidarity fund provides for specified emergencies and must be reimbursed, but without interest. According to the register for the Kawral group, four members took out solidarity funds since the beginning of the cycle: three for cases of illness (with amounts ranging from 5,000, 25,000 and 30,000 FCFA) and one for a death in the family (2,000 FCFA). The amount of loans is based on what you have saved and cannot go beyond 50,000. The operating rules state that you must reimburse 1,000 FCFA for every 10,000 borrowed: during the rainy season when there is not enough money circulating, reimbursement of loans can come after three months. Women in the Kawral SILC group say that there has never been a problem with reimbursement *'Because if you invest in commerce, you will get benefits.'* (FGDs, women in Kawral SILC group, Fafacourou). The other SILC groups also claim that there have been no problems with reimbursement.

Respect for rules is very important within the groups: as a committee member of the Wassalam SILC group explained: *'With rules, the group is more stable.'* The fines imposed for infractions (such as coming late to or interrupting meetings) are accepted good-heartedly by most of the members who recognize them not only as a way of enforcing these rules but of adding to the amount in the money chest. There are, however, occasionally some challenges in striking a balance between adherence to the rules and reinforcement of solidarity (*ballal*) which is the overarching principle of the group (FGD Wassalam SILC management committee, Fafacourou).

The women of the Kawral SILC group in Fafacourou explained that each week the PSP comes to the meeting to check that everything is going well. Each month members must pay 75 FCFA for her services. They understand this to be a symbolic gesture of thank you, as *'She has given them the means to manage on their own and to make sure they do not make mistakes.'* The supervisor also ensures that everything is running smoothly. She also creates a nice atmosphere and puts everyone at ease. *'She asks us questions about our operations, and everyone has to be able to respond correctly!'* (FGD, women SILC members, Kawral, Fafacourou). Both the PSP and the supervisor also come to help out at the share-out. The share-out is a time of great festivity – a feast, dancing.....The one thing they do not like is sharing the interest on reimbursements – they would like their own to come back to them and had not understood at the outset that this would not be the case. (FGDs, Kawral and Wassalam SILC groups, Fafacourou)

### ***Links to and comparisons with existing groups and mechanisms***

Many SILC group members in Fafacourou were already members of local ‘tontines’ before SILC came in and offer interesting perspectives on the relative benefits of these different mechanisms; some continue to maintain membership in both while others dropped participation in the tontine for SILC.

Kawral SILC group members, who were all part of one tontine before SILC came in, explain that SILC is better than the tontine, because with the latter, you only benefit once (when it is your turn) and you experience a loss otherwise when it is the turn of all the other tontine members and you have to wait a long time to benefit again. With SILC, on the other hand, you can take out loans regularly and also are saving little by little, which comes back to you at the end. The savings and loans operations of SILC are good. Moreover, with the tontine there were many problems and conflicts due primarily to difficulties in keeping track of money. In SILC, however, they write everything down, which is better (FGD, women in Kawral SILC group, Fafacourou)

Wassalam SILC group members who were also part of a tontine explain that back then, they had no saving box. They simply met and drew the beneficiary of the pay-out until all the members had had their turn. It worked well, although, being based on unwritten rules, sometimes conflicts could erupt (for instance, since the beneficiary of payoff was drawn, the one who really needed the money was often complaining). In addition, there was no privacy, so when one of them had an economic problem everyone knew it. Now, they try to strike a balance between adherence to rules and solidarity (FGD, women in Wassalam SILC group, Fafacourou). Members of the SILC group Tédoungal also appreciated the discretion that was maintained within the SILC groups, comparing this favorable with other existing lending mechanisms. (FGD, Tédoungal SILC group, Fafacourou)

One SILC group member in Fafacourou said that she has been a member of tontines since her marriage – she and the other women chip in and take the pot on a rotating basis. But she dropped her participation in tontines when SILC came: *‘It is difficult to save with two hands’* she confides, since there is so little money. (IDI, SILC member and president of Dirfel, women herder’s association, Fafacourou)

### ***Use of and benefits from SILC***

SILC has succeeded in mobilizing significant savings and supporting entrepreneurial commercial activities among the women members. In the Kawral SILC group, for example, women saved a total of 1 million 120 thousand FCFA over the course of the year and everyone received between 30,000 and 60,000. (FGD, women SILC members, Kawral, Fafacourou). Most women in all groups were able to make productive investments with both loans and shareouts, as well as to meet social needs through both shareouts and, in a more limited sense, use of the solidarity fund. [Table 17](#) provides an example of what some women of the Kawral SILC group in Fafacourou were able to do through SILC:

***Table 17. Examples of SILC use in Fafacourou***

<b>SILC benefit</b>	<b>Selected examples of utilization</b>
<b>Loan</b>	<ul style="list-style-type: none"> <li>• Loan of 15,000 for the purchase of vegetables in Kolda (cabbage, carrots, pepper, eggplant, sorrel, gumbo) for resale in Fafacourou. The proceeds were enough to purchase a sack of rice</li> <li>• Loan of 10,000 for the purchase of mangoes: profits from their resale are being saved</li> <li>• Credit of 10,000 for the purchase of washing soap for resale in little packets – this is still an ongoing activity</li> </ul>
<b>Solidarity fund</b>	<ul style="list-style-type: none"> <li>• Her own ill health – hospital expenses</li> <li>• Her eldest son’s ill-health – hospitalized in Kolda</li> </ul>
<b>Share-out</b>	<ul style="list-style-type: none"> <li>• Purchase of cement to prepare her own house, allowing her to move out of her mother’s house</li> </ul>

	<ul style="list-style-type: none"> <li>• Purchase of goats (4 members) who have already started to reproduce</li> <li>• Purchase of a sheep (at 35,000 FCFA) which can be sold at Tabaski for 75,000</li> <li>• Construction of fencing around the concession and the toilette</li> <li>• Investment in palm oil and peanut butter for resale</li> <li>• Purchase of land for a family member</li> <li>• Purchase of a bed</li> </ul>
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*Source: FGD, Kawral SILC group, Fafacourou*

Some households multiply the benefits of SILC participation by having more than one household member participate – not unusual in the setting where extended family residence in large compounds is the norm. In the case of one local notable in Fafacourou, for example, both his two wives and his three daughters belong to SILC groups and have brought in a total of 2,000,000 in shareouts over the past two cycles. While each member has used the loans and shareouts for their own individual activities – mostly petty trade in the resale of fruits and vegetables – the risks of the loans are typically pooled, enhancing security against insolvency (IDI, former councillor, Fafacourou). Another 35-year man participates in the mixed SILC group (the 4<sup>th</sup> group with whom we did not meet) along with his mother, brother and wife, saving weekly from 1,000 to 1,500 FCFA each. Before participation in SILC, his only income was through agricultural labour, but now he has put together a business plan to invest in the sale of gasoline and livestock. As a start-up, he recently borrowed 30,000 to purchase gasoline for resale in small containers, and with the combined income from their shareout this year he hopes to purchase livestock – initially goats and later bulls. (IDI, male mixed group SILC member, Fafacourou).

Other members show a diversity of uses of SILC benefits (*as shown in boxes 10, 11, and 12 below*)

#### ***Box 10. Case study of the use of SILC share-outs, loans and solidarity fund***

A 63-year old member of SILC, with a co-wife, seven children, and numerous grandchildren is responsible for her family’s needs, so she saves as much as she can – 100 a week. This is her own money – not her husbands and she and her co-wife separate out their revenues and expenditures. Examples of what she has done with SILC money are as follows:

- **Share-out:** She had debts to pay off, as she had bought things with credit at the shopkeeper. Shopkeepers are in general more disposed to lend to them when they know they are SILC members. The rest of the share-out went to supporting her children at school (5 – all sons - are currently in school – 2 at university level; two in the final year of high school and the last just starting high school).
- **Credit:** She has taken these out both for income-generating activities (for example selling mangoes, charcoal) but also for her children’s needs (shoes, clothes)
- **Solidarity fund:** She was supported by this when she was sick.

(IDI, SILC member and president of Dirfel, women herder’s association, Fafacourou)

#### ***Box 11. Case study of widowed SILC member who is also a beneficiary of the Bourse Familiale***

A 47-year old widow with 6 children who is a member of the Wassalam SILC group exemplifies some of the hardships of life for the ‘basso’ and the advantages of participation in SILC. She lives in a compound of fifteen persons (including herself and three of her sons, her co-wife and her two sons; three children of her brother, who passed away, her brother’s father and his deaf-mute wife and two of their daughters). The only members of the compound able to work are herself, her co-wife and her son. Together they cultivate millet, sorghum and groundnuts on the agricultural lands left behind by her husband and she also grows rice. Her first son died a few months ago off the coast of northern Senegal when the pirogue in which he was trying to reach Spain in search of employment capsized.

She is a beneficiary of the Bourse Familiale, which provides 25,000 FCFA every three months, which contributes to the household’s revenue, allowing her to purchase staple foods such as rice three sacks of rice a month

(14,000 FCFA for a bag in the weekly market - 42,000) [14,500 FCFA in the shop], millet and condiment. When possible, she also purchases oil, palm oil, and groundnut paste - but not always, as rice takes priority.

She has been a member of SILC Wassalam since 2016, joining just after the death of her husband. Before that, she had never been a member of a tontine or other group, mainly because her husband had been sickly for many years and she was his primary caregiver so did not have time to go to any meetings. Now – to her – the other SILC members have become as sisters - *nene goto, baba goto* (same mother, same father) and in addition to the savings and loans that SILC makes possible she appreciates especially the sense of solidarity that she has gained by being part of the group. She knows that *‘To be a good SILC member you have to know what is good for the whole group and what others want’* and she now strives to be an exemplary member.

At first, just after the death of her husband, she was able to save only 200 FCFA per week, but this year she has managed to save up to 1,000 and has twice taken out loans of 5,000 FCFA. Both times she used these to buy rice, but would like eventually to invest in animal wealth.

Source: (IDI, woman member of Wassalam SILC group, Fafacourou)

### **Box 12. Case studies of 4 women SILC members**

- F., a 30-year old divorced mother of 4, was able to successfully start up a business of petty commerce which is allowing her to better provide for her children. *‘I am a success story for SILC’*, she says proudly. *‘SILC has replaced my husband who used to be the one to give me money: now I get this from the group money chest.’* She now travels frequently to Kolda to buy merchandise for resale in Fafacourou and the proceeds have contributed to the purchase of land and construction of a house for herself and her children. (IDI, Tédoungal SILC group member).
- C., a young woman aged 16 had to drop out of school because of lack of money. She feels well integrated into her SILC group in spite of her youth and has been able to start up an income-generation activity revolving around petty commerce. She uses the money to contribute to her own upkeep (clothes, etc.) as well as to her parents’ overall household budget, which, she feels, brings her higher standing. *‘Income generating activities are very important because they allow you to have something for yourself.’* (IDI, Tédoungal SILC group member).
- FS, a widow aged 40, with 6 children, was remarried into a polygamous household but has to provide for her children on her own as her second husband will not contribute to this. *‘I can’t tell you how much SILC helped me in providing credit’*, she says. Through her SILC loans, she has been able to engage in petty commerce, allowing her to repair her hut and take care of her children. Her goal is to open up a small shop and café in Fafacourou. (IDI, Tédoungal SILC group member).
- PB, a 62-year old SILC member and beneficiary of the Bourse Familiale, lauds SILC for the discretion with which loans are provided and which have enabled her to improve household nutrition and meet immediate needs. While she appreciates the social assistance she receives through the Bourse Familiale, she feels that ultimately SILC is better because it is not just a handout but a system of savings and loans accompanied with training on how to manage it all; moreover, it contributes more to social cohesion (IDI, Tédoungal SILC group member)

Source: IDIs with SILC members, Fafacourou

### **Most significant changes experienced through SILC**

As the SILC groups in Fafacourou have so far had only completed one cycle, it is too soon to identify clear impacts. While the women hope, with the help of SILC, to be able to transition out of the category *‘basso’* (poor) to become *‘burolodo’* (middle), this has not yet occurred, but, they say, *‘The SILC program has opened the exit door for us.’* (FGD, women in Kawral SILC group, Fafacourou). One SILC member notes that while it will take time for any longer-term impacts of SILC to be observed, the positive effects are already being felt.

What women SILC members say they appreciate most about SILC is two-fold. On the economic front, *‘the money allows us to solve our problems’*; on the social front, they appreciate the *‘increased*

*solidarity*’ that comes from the regular meetings and the self-help nature of the operations. (FGD, women in Kawral SILC group, Fafacourou).

SILC members also feel more respected within the community. Many highlight in particular the importance of enhanced solidarity and social cohesion through SILC. Compared with other mechanisms, such as tontines, which were limited to those who already knew each other, SILC is beginning to open up membership to those who may have been formerly excluded (IDI, former councilor, Fafacourou). It is helping to foster inter-ethnic exchange (while most of the women SILC members were Fulani, there were other ethnic groups represented as well – particularly Mandinka) and also allowing a mix of women of different ages to come together and share and discuss as equals, thus breaking down some of the traditionally rigid age hierarchies in the village (FGDs and IDIs, Tédoungal SILC members, Fafacourou).

Women additionally highlight the greater autonomy within the household that has accompanied their participation in SILC which is allowing them – some for the first time – to participate more in household management and decision-making as they too now have something to contribute (FGDs and IDIs, Tédoungal SILC members, Fafacourou).

### 6.2.2 Perspectives from former SILC members, Fafacourou

In Fafacourou, we spoke to 6 former SILC group members – all women aged 25-50 (average age 35); 4 married (3 in polygamous unions) and one widow. Their children ranged in number from 3-7, with an average of 5. Four were without formal education, one had lower secondary. They had all participated in SILC during the first year (2015/16) after which they dropped out. They all consider themselves ‘basso’, characterized by the lack of enough food to eat (‘there is nothing’) and the impossibility of meeting the needs of their households. They used to participate in tontines, but no longer do so (FGD former SILC members, Fafacourou).

Figure 11. Some former SILC members in Fafacourou



The women all had very positive experiences to report about SILC, which taught them how to save for themselves and for social solidarity and how to get along with other group members so as to enhance social cohesion. The experience helped them to ‘banish old practices’ that led to them keeping money at home, in favor of keeping money in a secure location. In sum, ‘*Sure, but if we are going to say good things about SILC, we will never finish.*’ They understand the importance of the project: savings allows you to borrow money at low interest. Solidary was also very important – when one is sick, one feels the solidarity of others. (FGD former SILC members, Fafacourou)

Specific benefits they got from being part of SILC are shown on [table 18](#) below, along with their individual reasons for leaving. (FGD former SILC members, Fafacourou)

Table 18. Perspectives on SILC from former SILC members, Fafacourou

<p><b>Benefits from SILC and reasons for leaving</b> (FGD, women who dropped out, Fafacourou)</p>
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Benefits from SILC	Reasons for leaving
<b>1<sup>st</sup> woman</b>	
<ul style="list-style-type: none"> <li>• <b>Able to meet health needs:</b> SILC had been very important to me. I had fallen ill and the SILC group was able to furnish the money to me before my husband even realized I was not well.</li> <li>• <b>Able to engage in petty commerce:</b> With the loans at low interest, I was able to sell beignets in the market – which worked very well</li> <li>• <b>Able to pay school fees after the share-out:</b> I was surprised at the total amount we had to share out – 2 million! And everyone felt so happy. It was at the start of the school year, so I went out right away to pay the school fees and buy the school materials</li> </ul>	<ul style="list-style-type: none"> <li>• I had problems keeping up my savings. And also, I am also part of another group with World Vision (called Pinkk). It is not that this group is better, but because a girl in my compound is the field agent for this, so I couldn't resist and I joined their group. I can't for the moment compare the two programs as I know Caritas very well but have just begun with the other one</li> </ul>
<b>2<sup>nd</sup> woman (widow with school-age children)</b>	
<ul style="list-style-type: none"> <li>• <b>Considered more credit-worthy and therefore able to get other loans:</b> Before the share-out, I used to send my children to school without registering them, as I did not have the necessary fees. Then they sent my children home, saying they could not attend without the fees. So I went to the shopkeeper who agreed to lend me 25,000 because he knew I was part of SILC and that I would be able to reimburse him after the share-out.</li> <li>• <b>Enabled to engage in commercial activities:</b> With the loans from SILC, I was able to sell palm oil, which I bought from Kolda and which sold very well her in Fafacourou</li> </ul>	<ul style="list-style-type: none"> <li>• I'm not part of any other group, but I am sick and I have lost my husband. So when it comes time to contribute your savings and you cannot, you feel ashamed. I just have too many difficulties – bad health, no money....</li> </ul>
<b>3<sup>rd</sup> woman</b>	
<ul style="list-style-type: none"> <li>• <b>Enabled her to engage in commercial activities:</b> The loans allowed me to sell vegetables from Kolda, which worked out very well, and she was able to reimburse without problem in the given time period. The share-out helped be strengthen these commercial activities.</li> <li>• <b>Cared for her sick daughter through the solidarity fund:</b> When I came to a meeting one day, the others saw that I was anxious and when they asked me why I told them that my daughter was ill: they right away discussed the matter and gave me a loan from the solidarity fund</li> </ul>	<ul style="list-style-type: none"> <li>• For me – it's simply a lack of resources. I am going to try to do better in my commercial activities so that I can rejoin. Nut this year was very difficult because of the lack of rains, so I have had nothing to cultivate and am finding it hard to make ends meet.</li> </ul>
<b>4<sup>th</sup> woman</b>	
<ul style="list-style-type: none"> <li>• <b>Was able to engage in commercial activities:</b> With the loan, I bought OMO (clothes-washing power) in bulk and sold it door to door in small packets. The share-out allowed me to continue these activities.</li> </ul> <p>I never used the solidarity fund, but I know it is important</p>	<ul style="list-style-type: none"> <li>• I haven't abandoned SILC , but simply interrupted for a time, and I am already beginning to prepare myself to return</li> </ul>
<b>5<sup>th</sup> woman</b>	
<ul style="list-style-type: none"> <li>• <b>Enabled her to engage in commercial activities and establish a reputation:</b> Through successive loans (20,000) then 25,000, I was able to launch into selling of both Omo and palm oil. <i>'I am beginning to be well known for this around here'</i>.</li> <li>• <b>Allowed her to seek alternative treatment for her mother:</b> My mother had an illness but wasn't being cured in</li> </ul>	<ul style="list-style-type: none"> <li>• I used up all my money for my mother's health needs. I would love to join the group but I just don't have the money</li> </ul>

the hospital – she remained paralyzed; so after the share-out, I paid a traditional healer who was able to heal her.	
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### 6.2.3. Perspectives from non-SILC members, Fafacourou

The reported reasons for not joining SILC were varied among the women we spoke to in Fafacourou. These were not necessarily linked directly to poverty, though a perceived lack of resources to contribute to weekly savings did enter into the rationale for some:

- A widow aged 50, with disability is not a member of SILC, but is a member of another savings group organized by Child Fund and her unmarried adult daughter, with whom she lives, is a member of SILC. Each group is seen to bring very positive benefits into the household (IDI, woman non-SILC member)
- A Mandinka woman aged 27, originally from Gambia and recently married into the village, with a basic knowledge of Poular and a limited social network is a member of a tontine. For the time being, this system fulfils all her needs but she does not exclude to seek to join a SILC group in the future as her linguistic skills improve and she will expand her ties in the community (FGD, woman non-SILC member)
- A local woman aged 23 and with a child is unable to commit to a SILC group since her husband had set off on a journey to Lybia and then Europe one year earlier. To fund his migration, he had to sell two heads of cattle and, currently, the woman cannot count on any source of income but her husband's family's support (FGD, woman non-SILC member)
- Another woman aged 24, with no child, who was married into the village to a local police officer, suggests that her lack of resources to join a SILC group is due to a troubled marital relationship. Although she has expressed her wish to join a group several times, her husband refuses to support her. Despite having some money received for her wedding in her chest, she is concerned about being unable to regularly contribute to the group – which, in her words, *'would be embarrassing'* (FGD, woman non-SILC member).

### 6.2.4 Is SILC pro-poor in Fafacourou? Perspectives from the community

Both current, former and non-SILC members offered a number of perspectives on the accessibility of SILC to the poor and on how or if SILC might need to strengthen its pro-poor approach.

The women members of the Kawral SILC group in Fafacourou say that while they have not had a case of anyone abandoning the group because of poverty/lack of money, they do know of other women who feel they are too poor to join SILC. But from their perspective, SILC cannot really do anything else to facilitate their participation – there is nothing needed in terms of changing the rules or methods of operation: they feel that poor women themselves must simply engage in some income-generation to have money to contribute to the group and to their savings. They also feel that multiplying the number of groups would allow more people to join, as some are currently impeded not through poverty but through lack of space in the existing groups (FGD, women SILC members, Kawral, Fafacourou)

When asked for recommendations of how to make SILC more accessible to the poor, they responded that *'SILC is already accessible to the poor – it is for those of us who cannot go to banks. It is a system that comes to us. It is a program that is actually linked to poverty reduction: it permits you to better yourself little by little.'* If possible, support for gardening or poultry-raising would be useful – linking this support to income-generating possibilities through SILC, not necessarily through provision of money or inputs, but through but technical assistance. (FGD former SILC members, Fafacourou)

Another SILC member also believes that SILC is already very accessible to the Basso. It reinforces cohesion among the group, and it responds to their needs because everyone can take out credit and do something productive with it – it has been so successful that even the rich are now attracted to the project. It is true that there are some in her group who cannot save each week, but this is allowed. (IDI, SILC member and president of Dirfel, women herder's association, Fafacourou)

### ***6.3 Experiences of SILC in the Coumba Diouma village cluster***

#### **6.3.1 Perspectives and experiences of current SILC members, Coumba Diouma cluster**

##### ***Evolution of the different SILC groups***

- **Naforé SILC group, Coumba Diouma:**

This was the first group formed in Coumba Diouma, meeting in the village chief's compound: the group includes 3 members of the chief's household – his wife, his sister-in-law and his daughter-in law, while one of the key holders is the mother of the PSP. All the women we spoke to – both committee members and regular members - had been members since the beginning (2015) through 2 cycles. But there had reportedly been a number of 'personality conflicts' at the outset during which the supervisor had to intervene, leading to a drop in membership (including the original male secretary) from the initial 23 to 17. Meanwhile, 2 members are dropping out this year because they are unable to attend meetings regularly, but 3 new members are expected to come on board. (IDI, Naforé SILC group member and village matrone, Coumba Diouma).

Women members recounted how they had joined together in the same SILC group and started up activities after participation in the purchase of the start-up kit (1,250 per member). The women at that time reached consensus on their target savings (initially 100/week, but then raised to 200/ week); this can go up to 1,000/week or even beyond, with the djoguido in their group able to save up to 1,250. They appreciate the flexibility in the amount for savings – particularly in that it allows for low levels when cash is not available. During the rainy season of intensive agriculture there is not much savings (and agricultural activities are also intense, making it difficult for some women to regularly attend the SILC meetings); in the dry season after the harvest, there is more money around and also more time for the meetings. Among the 7 women members we encountered, average savings varied from between 250 (3 members); 400 (1 member); and 1,000 (3 members). They have already conducted 2 share-outs and are ready to launch their third cycle (we observed the meeting held to replenish the chest). At this time, they decided to increase their target savings amount to 250. There had been no use of the social fund (to which members contribute 50/week) during the current cycle (FGD women in Naforé SILC group, Coumba Diouma)

Payment of the PSP is set at 75/month, but accumulated over the year and given at the time of the share-out (which, if true, would mean 75 FCFAx17 membersx12 months =15,300 FCFA). They know that this is very little in the face of the service provided '*In the rainy season, they say, he does not even have time to clear his field*', so at times they increase the amount to give him a bit more, or so they say (though see PSP discussion of the difficulty of getting paid). (FGD women in Naforé SILC group, Coumba Diouma)

- **Afia SILC group, Bourcounda**

This group had just started its 3<sup>rd</sup> cycle. Members admitted to some initial reticence in joining at the outset, and were in particular hesitant to pay the PSP as they were afraid he would keep the money. They recall being victims of a previous scam in which a young man from a neighboring village convinced them to contribute 100,000 FCFA for investments and then ran away with the money. So in the first cycle, they were wary and, after receiving authorization to join by their husbands, contributed no more than 100-200 FCFA per week. After the first share-out, however, they were all surprised by the level of benefits they received, so they gained confidence and enthusiasm and increased their savings to between 200 and 1000. And now they are very happy with the group and appreciate its strong rules that help instill a form of discipline on individual members. At the same time they appreciate the flexibility, both in the savings targets but also in loan reimbursements. For example, in the winter months when both contributions and repayment of loans are more difficult, members may pay back just the interest on loans until after the harvest period when they can pay back in full.

- **Mantaré SILC group, Bourcounda**

This group (whose name means ‘successful gathering for activities’ is of more recent creation than the other two, and has just had one share-out. Group members explain that the delay in start-up came as a result of weak information links in the chain of communication passing initially from the PSP to the village chef, and to the president of the women’s group, but then getting stopped as this latter subsequently moved away. When the new PSP came on board, he took stock of the situation and was able to initiate creation of the group.

### ***Links to/ comparisons with existing groups and mechanisms***

In addition to SILC, the women members of Naforé all participated local tontines (particularly for baptisms and the like). They have always done this and said they will continue to do so. They also participate together in two other savings and loans groups – one operated by World Vision (through the project AVEC), and the other just recently started up by USAID (through the project Yajendé). And in fact, during our discussions, when asked for the name of their SILC group, they at first said ‘Nocera’ which is the name of the World Vision group, before correcting themselves later and providing the SILC group name Naforé. In order to participate in so many groups, they say, they really need to organize themselves, because each group has its own cycle of savings and loans and its own meeting days (AVEC on Wednesdays, SILC on Saturdays, Yajendé just starting up). ‘*We have to be very organized*’ they say, ‘*and very active*’ (FGD women members, Naforé, Coumba Diouma).

There are just small differences between the groups: with SILC, for example, there is a register, whereas AVEC and Yajendé use individual booklets. Also for SILC, the solidary fund is 25/week while in AVEC and Yajendé it is 50/week. But other procedures are similar and each group charges 10% interest on loans. If they had to choose the best group, it would be SILC (which they call Caritas) because it is the one they started out with and which brought them together. After SILC would be AVEC, and then Yajendé, which brings along with it an income generating activity, but they cannot say too much about it as it has just started. (FGD women members, Naforé, Coumba Diouma)

The women members of the Afia SILC group were also part of tontines, but different ones; some reported having dropped out from these now, others however continue and feel that participation in SILC has reinforced the spirit of social cohesion and mutual aid (*diokerendam*). They feel that SILC, with its strong rules and regulations has been a beneficial thing in this regard. At the same time, a number of the Afia SILC members are also members of the World Vision Savings Group (AVEC) (FGD, SILC group Afia, Bourcounda). **Box 13** provides an example of how one woman combines such membership.

### ***Box 13. Combining SILC and other savings groups: an example from Coumba Diouma***

M. has been a member of the Naforé SILC group in Coumba Diouma since its inception in 2015 and also serves as the health matrone for the village. At the same time, she is a member of 3 savings and loans groups. Caritas Naforé (since the beginning in 2015); World Vision AVEC (since 2015) and USAID Yajendé since 2016. She finds it good to belong to 3 groups. In comparison with the others, she finds that Caritas is good, particularly as it allows you to invest (*ndado*) at the beginning of the cycle to replenish the fund – going beyond the standard limit for monthly savings contributions. This is not the case with the others. Another difference is that the others use individual booklets while caritas uses a registry. This means that the other groups do not need a secretary (with the obligation of literacy) because the personal booklets are stamped. In her view, Caritas is the best. It was the first created in the village and she finds the rules and regulations are better.

She is also a member of a tontine of 30 people (some from the same SILC group – others different). They contribute 1,000/person and pull names out of a hat randomly to see who will benefit until everyone has benefited. Before, they were not able to contribute to tontines because they had no money, but now – thanks to the lending groups, they can. The difference between a tontine and SILC is as follows: ‘*With SILC, you keep your own money all year and it accumulates – this is better, also because at the end you gain in addition the interest on the loans*’

Source: IDI, Woman Naforé SILC group member, Coumba Diouma

### Use of and benefits from SILC

Members of the different SILC groups have used both loans and share-outs for a diversity of purposes. The Afia SILC group used the money from their shareouts to buy food for Ramadan, to pay for a daughter’s wedding, to purchase livestock, and also use both shareouts and loans to reimburse loans from the other savings and credit groups they participate in or loans from private lenders such as *banabana* (itinerant traders) (who are more ready to lend to them now that they are SILC members. (FGD, women SILC members Afia, Bourcounda). Many members use the shareouts and loans to start up small commercial activities (sale of sugar, tea, oil and vegetables) (FGD, Mantaré SILC group committee).

**Figure 12. Opening the money chest, SILC group, Coumba Diouma**



SILC members in both Mantaré and Coumba Diouma explain that they use the solidarity fund primarily during the winter months when illnesses are most frequent (FGD, women SILC members Afia, Bourcounda; and FGD, former SILC members Coumba Diouma) ‘The social fund has served to treat our family members when ill as well as in cases of death. Support in case of fire is also provided for, but so far there have been none in the village.’ (FGD management committee, Mantaré SILC group, Coumba Diouma Coly)

**Table 19** below indicates the amounts and uses of loans taken out this year by the women members in the Naforé SILC groups as well as the amounts and uses of the two share-outs to date. What stands out in terms of the loans taken by the women is that – in comparison with Fafacourou, where almost all seemed to go into petty commerce – some of the loans here were ‘eaten’ and in one case, a subsequent loan from the World Vision program was used to pay back the SILC loan (this is even more striking from the discussions with the committee members below).

What is most clearly observed in reference to the shareouts is that a large portion of members’ savings is going to reimburse other debts: this was the case with 4 out of the 7 women in our sample from this group: one of the women used both share-outs for this purpose in addition to paying off personal debts. Other uses of share-outs were for the most part for ‘social’ needs (marriage expenses, health care, assistance to neighbors, purchase of clothes and food) rather than for economic investment. Taken together, these may indicate that the relative level of poverty and ‘living on the edge’ that characterize the lives of these self-described basso women. (FGD women members, Naforé, Coumba Diouma)

**Table 19. Loans and share-outs in Coumba Diouma**

Loans this year	Use	First share-out	Second share -out

20,000	She took out the loan to try her hand at petty commerce, but, in fact, she admits somewhat sheepishly, she 'ate' it. She was therefore forced to take out a loan from the World Vision savings and loans group to reimburse the SILC loan	35,000	For her older brother's marriage	55,100	Reimbursement of the World Vision loan (40,000) ; and the rest for purchase of medicines for resale (she is the village matrone)
20,000 et 25,000	For petty commerce (oil, sugar, tea) sold from home	35,000	For treatment of her child who was ill (by the marabout): the child later died)	60,000	Assistance to a neighbor and a family member who was ill and relatives: the rest for the purchase off sugar for her commercial activities
10,000 et 12,5000	She 'ate' the first loan, but tried with the second to sell jumbo (bouillon cube) and food stuffs	21,500	Reimburseme nt of a World Vision loan (17,500) and the rest for the sale of jumbo and foodstuffs	28,000	For her daughter's marriage
25,000	For the little 'cafe' she has established in her home where she sells fried doughnuts (beignets) and tea.	25,000	Reimburseme nt of a World Vision loan (5,000); the rest for clothes for her children	40,000	Given to her father who is building the family home for them
10,000	For the resale of fruit (bananas) and vegetables (potatoes)	15,000	Reimburseme nt of a World Vision debt and her own private debts	20,000	Reimbursement of a World Vision debt and her own private debts

12,500 (femme du chef du village)	To buy peanuts to grind into peanut butter, for sale at the weekly market in a neighboring village	12,300	For food: 'We ate it all'	14,000	To buy peanuts to grind into peanut butter
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*Source: FGD, women Naforé SILC group members, Coumba Diouma*

As with the group members, a significant amount of the share-outs of the committee members of this group was also going to reimburse loans from either the World Vision savings and loans group (one woman did this each share-out; another for the second share-out only); or from relatives (3 women). This indicates a significant level of indebtedness among these women. Other primary uses were for social needs basic necessities: food (5); soap, clothes or shoes (3) and investment in social capital; marriages (2); children's schooling (1). Just 4 share-outs of the committee members were used for 'productive investments (in peanut seeds for planting and peanuts for sale of peanut butter.) (FGD, Naforé SILC group committee members, Coumba Diouma)

Examination of the information on loans for committee members for 2015 (the first year of operation) revealed as well a high concentration on 'social capital'/'human capital' and basic needs (*see table 20*). While all of the loans in the register listed 'commerce' as the objective, actual discussion revealed a number of other very different actual uses. When asked about the discrepancies, the committee members explained that this was because the loan would be refused if they stated the real purpose (and yet these are the committee members, who themselves should be the ones who are setting and enforcing the rules....) When asked why they did not, apparently, use the social solidarity fund for some of these purposes (since unlike a loan, the solidarity fund does not accrue interest), the answer was that it is simply too small to cover all the needs. There was, for example, only 20,800 in the solidarity fund at the time of the last share-out and there had been no solidarity fund requests for this over the year from any of the members. (FGD, Naforé SILC group committee members, Coumba Diouma)

*Table 20. Loans in 2015 taken by Naforé SILC group committee members, Coumba Diouma*

1st loan	2 <sup>nd</sup> loan	3rd loan	4th loan	5th loan
10,000 for her husband who needed it	15,000 to purchase rice for household consumption	20,000 for children's schooling		
5,000 for a sack of maize and fish for household consumption	15,000 to help her husband transport wood to make and sell charcoal	12,500 to visit her daughter and help after childbirth	15,000 for her husband for charcoal making (however the Forest agents confiscated it all because exploitation of wood in forest preserves is illegal	
10,000: for petty commerce	25,000 Petty commerce (sugar,	30,000: Petty commerce (sugar, powdered milk, ground red pepper in the market in		

(sugar, ground red pepper) to sell to neighbors at a little stand at her house	powdered milk, ground red pepper)	Dingeray some 8 km distant (she sends someone to sell in her place). She benefits a lot and it helps her to continue to save as well as to better care for her children. Breakdown of the 30,000: sugar 20,000; transport 2,000 tea 5,000; other 3,000, all resold for 60,000, giving 30,000 in benefits over two months		
10,000: for preparation of breakfast (beans, beignets) for sale at a small canteen set up in her house	15,000 Same	15,000: Same: Benefits of between 7,5000 et 10,000		
10,000: emergency care for her daughter (caesarian section) (mother of the PSP)	10,000: Consultations for her daughter (who delivered twins)	5,000: Sale of gasoline (adding 5,000 from other sources), with benefits of 3,000 per container		
5,000: sale of cigarettes	7,5000: For her husband who needed it	7,500 for her sale of peanut butter. Can normally sell 5 kg at 4,500/5,000 et 30 kg at12,500. She was able to sell for 25,000, which brought a benefit of 10,000	12,500: Peanut butter	15,000: Health care for her son who was ill
7,500: Health care for neighbors who were ill (president)	7,500: Health care for parents who were ill			

*Source: Loan amounts derived from the SILC register; details on use derived from FGD with Naforé SILC committee members.*

From the explanations given by the women for the use of the loans, we find the following: 12 out of 23 (just over half) of the loans were used for the stated purpose of ‘commerce’ (income generation). Of the rest: 6 were used for health needs; 2 for food; 2 were given to the husband ‘because he needed it’ (not counting two given to one husband for charcoal selling – considered ‘commerce’ – in total 4 loans were handed over to husbands); and 1 for children’s schooling. This indicates the degree of vulnerability in the everyday lives of women who are unable to invest all of their loans in productive activities, because either circumstances (such as health issues) intervene or the weight of other responsibilities is so heavy. The case of three women is instructive in this regard: One used her first two loans to support her daughter’s difficult delivery, and only when that health crisis was met was she able to invest in petty commerce (gasoline) as desired. The other started out with a loan to sell cigarettes, but the second loan was given over to her husband. She again gained control and used the third loan for peanut-butter making, but her fourth loan went to health care. (FGD, Naforé SILC group committee members, Coumba Diouma)

In spite of the seemingly large proportion of loans/share-outs that go to ‘social’ expenditures or repayment of other debts, productive investments have also allowed SILC members to strengthen their income-generating potential and livelihoods (*as shown in the examples in box 14*).

#### **Box 14. Case studies of productive investments through SILC**

- S., president of the Afia SILC group in Bourcounda, is one of the oldest members of the community (75) and serves as its historical memory. Her husband was the previous village chief, and when he passed away she became the co-wife of his brother. She had seven children with her first husband and seven with her second one: some have died, others have left, but others remain in the village. She shares her compound with the family of her grandchild and while she continues to engage in some income-generation activities (such as the sale of charcoal), she has stopped cultivating her land and has more or less dispersed her estate to help her children. When she joined SILC at first no one believed that she would be able to contribute regularly. She had never before been a part of a tontine or borrowed money from a similar project. But at the end of the first cycle she was gratified to find that she had saved 7,500 FCFA which she used to buy fish to make fishballs for resale, making a profit of 500. She has continued on ever since. (IDI, woman president of Afia SILC group, Bourcounda)
- B., age 26, with 5 children grows cassava and maize, runs a small tea shop, and – especially - raises livestock (5 cows and some goats). While it is her husband who primarily pays for food for the household, she also contributes to expenses from time to time. The importance she attaches to livestock has shaped her financial decisions since the time she first arrived in Bourcounda after marriage. In her family, the tradition has always been to invest in buying cows as a means of storing capital. For her, then, participation in SILC has not only enabled her to maintain her herds rather than selling them off to meet contingencies, but has allowed her to invest further. With the previous share-out, for example, she bought chickens that she then sold to buy goats, with the goal of eventually trading the goats to buy cows (1 cow is usually worth 6 goats). ‘You can have 1000 goats, but people still consider you as a baso. But if you have a cow, you are considered as someone who can do things.’ (IDI, woman member of Afia SILC group, Bourcounda)
- K.M., a 50-year old grandmother explains that before she joined SILC she could not even afford to pay the person who brought her lalo (baobab leave sauce); and would also have to borrow to pay her grandchildren’s school fees. But through loans taken out from SILC, was able to start up a small commerce in vegetables and small food stuffs and, through the loans and shareout, was able to buy a goat (which has already had a kid) and a chicken. This, she feels, has transformed her from a ‘basso’ (poor person) to a ‘samurai’ (middle). She hopes in future to be able to afford a cow and to further expand her business. (IDI, woman member of Mantaré SILC group, Coumba Diouma Coly)

### Most significant changes experienced through SILC

SILC members identify a number of positive changes brought about by SILC at individual, household and community levels, as shown on *table 21* below:

**Table 21. Most significant changes from SILC at individual, household and community level, Coumba Diouma**

Changes	Aspects most appreciated
<b>Individual level</b>	
<ul style="list-style-type: none"> <li>• <b>Gaining self-confidence:</b> Before, I could not express myself in public, but now I can</li> <li>• <b>Learning how to save:</b> I did not know how to save money before, but now I see its usefulness.</li> <li>• <b>Gaining the courage to take loans:</b> Before SILC, I would never have dared to take loans, for fear of not being able to pay back. But SILC facilitates this process.</li> <li>• <b>Becoming an entrepreneur:</b> I was able to take up petty commerce, which was not possible before.</li> <li>• <b>Providing for contingencies:</b> With the SILC chest, there is always money available – even for emergencies.</li> <li>• <b>Strengthening the direct relationship with money:</b> Before, we could stay two weeks without seeing any money, but now it is each week that we hold it in our hands</li> </ul>	<p>Learning how to save, even if we are 'basso'</p> <p>Receiving such a large sum of money during the share-out – I had never held such an amount in my hands before. We accumulate 'without even realizing it'</p>
<b>Household level</b>	
<ul style="list-style-type: none"> <li>• <b>Caring for my children:</b> I can provide better food, health care and education for my children and meet our immediate needs.</li> <li>• <b>Improving our living conditions:</b> We can afford things like chairs and other things for our homes</li> <li>• <b>Improving household production:</b> I was able to buy seeds to plant in order to have a good harvest.</li> <li>• <b>Gaining more autonomy:</b> I depend less on my husband for money and other things; sometimes I am even able to help my husband to fulfill his responsibilities for our household well-being.</li> <li>• <b>Reducing quarrels in the household:</b> Our husbands are happy now that we are no longer constantly asking them for money.</li> </ul>	<p>Being motivated by others: When I see the efforts they are making to save, it pushes me to save a bit more as well.</p>
<b>Community level</b>	
<ul style="list-style-type: none"> <li>• <b>Strengthening social cohesion:</b> Before, everyone stayed at home; now, however, we see each other all the time both in meetings and afterwards when we visit each other. <i>'Now, if there is a baptism, we all contribute 500 – this is beyond the group but it is because of the group. Before such contributions would remain within families'</i></li> <li>• <b>Reinforcing solidarity beyond the group:</b> Even if a woman is not in our group, we do not hesitate to help her if she is in need.</li> <li>• <b>Gaining more public esteem and respect:</b> <ul style="list-style-type: none"> <li>○ Others now agree more readily to lend me money, seeing that I am capable of reimbursing it.</li> <li>○ I am proud of my son who works as the PSP and is now well known because of this work (mother of PSP)</li> </ul> </li> </ul>	<p>Exchanging ideas on how to save and what to do with the loans</p> <p>Creating better conditions at home – between our husbands and ourselves and vis-à-vis our children</p>

	<p>Strengthening and extending the solidarity amongst ourselves</p> <p>Being able to better meet emergencies</p>
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*Compiled from FGDs and IDIs, Naforé SILC group, Coumba Diouma*

Others note that SILC is beginning to transform traditional gender roles and expectations, particularly in regards to young married women who, as SILC members, are finding it to be seen more acceptable that they embark on independent income-generation, thus lightening a bit their customary dependence on men: *‘Young married women are more and more drawn into SILC, which allows them to gain more autonomy within the household’* (IDI, Mantaré SILC group member, Coumba Diouma Coly). The case studies below (*box 15*) exemplify such changes.

***Box 15. Case studies of a move towards greater gender autonomy, Coumba Diouma Coly***

- H.B., 24 and married, classifies herself as a basso (poor) due to the difficult living conditions that she, her husband and her parents-in law experience. She has responsibility for most of the domestic work within the household (preparing and cooking, collecting water, dishwashing) and also works in the household fields – a double day which she finds exhausting. Thanks to her participation in SILC, however, she has been able to set up a small commerce that has improved her life. She notes that while her husband sometimes helps her with the savings and has the right to participate in the management of the income from the shareout (which came to 20,000 for her), the money she borrows is her own and her husband does not interfere with her decision-making on this. Before SILC, she had never had access to any source of credit: this, along with the solidarity of the group are two of the things she most appreciates about her membership.
- B.D, 24 and married to an émigré who has been living in Spain for the past 6 years finds herself needing to take responsibility for the needs of her small family when remittances from her husband are delayed. Her husband is the son of the village chief. She cultivates vegetables in a garden next to a small marsh and also works in the fields for groundnut production. Participation in SILC has allowed her to increase her production, and she has taken small loans to tide the family over with small purchases while waiting for her husband to send more money. She is hoping to be able to save 1,000 a week (through the sale of her vegetables) in the upcoming SILC cycle.
- AB, 35, the husband of a SILC member found that on his return from emigration, he had no money, but his wife had – through SILC – been able to support the family, which gave him such a good impression that now he has joined SILC as well and they both now contribute.

Source: IDIs, Mantaré SILC members, Coumba Diouma Coly

Broader changes at community level have also been observed: this includes the development of ‘mini-markets’ in the household compounds of a number of SILC members interviewed. As one SILC member explained, *‘Thanks to SILC, I have been able to establish a mini-market in my home, where other women come to stock up on condiments (pepper, garlic) and vegetables (carrots, cauliflower). There is no market in the village, which is why I chose to set mine up.’* (IDI, woman Mantaré SILC member, Coumba Diouma Coly). Her case is an example of one where a self-classified basso (poor) feels she has been able to transform herself into a samourai (middle) thanks to her determination and SILC. Committee members note, however, that while SILC is beginning to alleviate some of the

most significant hardships of basso, the short duration of SILC in their village (one year only) has not yet allowed longer-term impacts to emerge.

### 6.3.2 Experiences and perspectives of former SILC members, Coumba Diouma cluster

In the Naforé group, there had reportedly been a number of ‘personality conflicts’ at the outset during which the supervisor had to intervene, leading to a drop in membership (including the original male secretary) from the initial 23 to 17. Meanwhile, 2 members are dropping out this year because they are unable to attend meetings regularly (due to the intensity of agricultural activities during the rainy period), but 3 new members are expected to come on board. (IDI, Naforé SILC group member and village matrone, Coumba Diouma).

In the Afia group, there have been two cases of dropout since the beginning (one who moved to Kolda being replaced by another member) but neither of these was due to poverty (to not being able to contribute savings). (FGD Afia SILC group members, Bourcounda)

Five former SILC members who dropped out after the end of the second cycle had very different reasons for doing so (*see box 16*).

#### **Box 16. Reasons for dropping out of SILC, Coumba Diouma village cluster**

- One left because she was very busy at home and was always late in paying her contributions, so ‘It was a matter of honor’.
- Another, who was a member of both SILC and World Vision’s AVEC and was receiving money from her husband to contribute to each, was finally told by her husband that she would have to choose one and she opted for AVEC as she had been in that group for a longer time.
- One left because she had no co-wife to help out at home and take care of her ailing husband so she struggled to get to the meetings on time and the fines kept piling up. She brought her case to the management committee but they did not cancel the fines so she quit. She is now, however, considering re-joining.
- Another left just after the harvest, which was very poor. She was forced to use all of her share-out to pay for her children’s upkeep and felt she could no longer afford to contribute to savings.

Source: FGD, former SILC members, Coumba Diouma

### 6.3.3 Perceptions from non-SILC members, Coumba Diouma cluster

We spoke with 6 non-SILC members from the three villages: 4 women and 2 men (2 women from Coumbadiouma; 2 women from Coumba Diouma Coly; and 2 men from Bourcounda. They ranged in age from 18 to 50, with an average age of 33. Five were married (one in a polygamous union) and one was a widow. With the number of children ranging between 0 (for a young woman just married) to 5, the average of those with children was 4.3 (for one man there was no information). Households were significantly smaller than those reported by SILC group members, ranging from 4 to 18, with an average of 8.2. They were distributed more or less evenly between Poulafoutah and Fulacunda, The two women from Coumbadiouma Coly were more educated (lower secondary level) than those from Coumbadiouma (no formal schooling); and the men were more educated as well (both lower secondary). Most described themselves as farmers, with the exception of the two women from Coumbadiouma Coly who described themselves as agro-pastoralists. Three out of the 6 received the bourse familiale (the two from Coumbadiouma and one from Coumbadiouma Coly)

They all know SILC and the PSP. Under the previous field agent, the village leaders had all informed them about this. They see that the women who are part of SILC have become active in petty commerce (oil, sugar, peanut butter). They also recognize that the group reinforces social solidarity, which has a beneficial effect for the community as a whole. But they do not feel they have enough money to save

– even though they know that the savings amount is flexible and they would not be pushed to spend over their limits. It would be too difficult for them. It would also be difficult to pay the PSP.

Only one woman (from Coumbadiouma Coly) participates in another organized savings and loans group (AVEC). She says she only has enough to contribute to one group and that World Vision came before Caritas. The others all know about AVEC, where women save between 200-1,000/week and 50 for solidarity, but in AVEC, as they understand it, they do not pay the agent and they see the program to be functioning well.

The case study below (*box 17*) provides a snapshot of a community member who feels that he and his wife are too poor to join SILC.

### **Box 17. Case study of poor, non-SILC member**

S. is considered the poorest member of the community. He is originally from Guinea Conakry and lives with his wife and two children in a poorly constructed hut with no fencing around it. He worked for some time for a 'sponsor' who supported him, but after his death he provides for his family by cultivating a small millet fields (whose yields barely last 5 months) and engaging in charcoal making- paid by a contractor. He has no animals or other assets and his wife has no source of income either. He has been a beneficiary of the Bourse familiale since 2015, receiving 25,000 FCFA every three months which all goes to the family upkeep.

But because of their irregular income, neither he nor his wife are members of a saving group. He acknowledges that they could not regularly pool money (and lacking money for the contribution would be a source of shame for him). His situation is well known to his neighbors, and he can count on the support of some friends, among whom is the school principal. S. hopes that the principal will help his children when they start to go to school (at the moment he does sporadic maintenance work at the school pro bono school to solidify the chances of future aid).

Source: IDI male non-SILC member, Coumba Diouma

### **Other community members**

All of the men with whom we spoke in the CD know about SILC and many of their wives or other members of their family are members. They find it a good project. During the share-outs, for example, their wives can get from 15,000 to 28,000. One man said that enabled his wife to enter into petty commerce (of sugar, powdered *lait caillé*). Solidarity has also been reinforced. Before, everyone used to stick to themselves, but now there is a greater presence of all at ceremonies. If one person has something happen – an event like a marriage, baptism, death – this becomes the affair of everyone. Even, for example, when there is an illness in the family. They are all increasingly present for each other – this is unity (*kawral*). It is not only a little bank, but security. Each receives more than she contributes – the husbands encourage them and help their wives with this. They also thank the PSP – it is thanks to him that this solidarity has been strengthened (CD men, Coumba Diouma).

The chief of Coumbadiouma expresses particular appreciation for SILC in his village (*see box 18*).

### **Box 18. Praise for SILC from the village chief, Coumba Diouma**

The chief of Coumba Diouma has three women from his household compound who are members of the same group (his wife, his sister-in-law, and his daughter – in-law). This group, Naforé, was the first group formed in the village and although there were some start-up problems at first for SILC in the village as a whole (due to reticence on the part of many community members based on some difficult experiences in the past), he has personally witnessed the positive changes that SILC has brought about in his own household and in the community as a whole.

In his own extended household, women are now contributing to household expenses (for example giving money to their husbands to buy rice) and he himself receives assistance from his wife for travel by bush taxi to

Synthia Koundara (the communal capital) for meetings related to his official duties as chief (for which he is not paid). He finds that having a group in which to save provides motivation – with each member trying to equal or surpass the savings of the other. Some of the things they have been able to do with their SILC money in his household include investing in income generation (sale of sugar/tea; transformation of peanuts into paste), and meeting critical health needs for themselves and their children (his own daughter underwent a Caesarian section towards which the SILC social fund contributed).

He sees that – beyond the economic benefits – SILC has contributed to strengthened solidarity among the women members, who are now together all the time and help each other out even more than before, for example when a child in the compound takes ill and they all take care of him or her. He notes that there are now fewer disputes between husband and wife – before there were always quarrels as the wife would always be asking the husband for money for soap, emergencies, ceremonies....But now, however, the women have become more autonomous.

He supports the group in whatever way he can – sometimes providing additional money for them to contribute and also taking personal responsibility for the money chest to ensure its security: it is harder for the women to do this than for himself, he said, as his house, a permanent rectangular structure with a metal door and lock, is more secure than the women's houses, circular mud huts with thatch.

He is happy with both the PSP, who is from the village, and the supervisor. He thinks that SILC fits well with the other savings programs underway in the village and does not see overlap as a problem (his wife is in fact a field agent for the newly-initiated *Ayenge* project of USAID). He finds that these kinds of community-based programs are much better than micro-credit institutions (like *Caurie*) with whom they had engaged in the past, but who had harsh reimbursement procedures: '*They have had people who died before being able to reimburse their loans from Caurie and Caurie agents still demanded reimbursement*' he explained with indignation.

He feels that most of the people attracted to SILC are indeed the poor (*basso*), along with some from the middle groups (*samoury*). How to better attract the poor? He feels that it may be a bit difficult to attract them all at once: they are afraid because they say they have nothing. But once they see the positive results in existing groups, they are more interested in joining. He himself worked to sensitize them to not be afraid. He is ready with the PSP to form new groups and feels that if the whole community participates, livelihoods and solidarity will be secured.

(KII, village chief and in contributions in the CD men, Coumba Diouma)

#### 6.3.4 Is SILC pro-poor in Coumba Diouma? Perspectives from the community

Most study participants in the Coumba Diouma village cluster agree that SILC caters to the needs of poor members in the community and addresses critical social and economic challenges. To a greater extent than in Fafacourou, however, they noted particular points that from their perspectives might need to be strengthened and offered a variety of suggestions to make SILC even more attractive to the poor. A number of these presuppose ongoing project support, and some envision modifications that either run counter to SILC principles or would entail review of key design features of SILC. These are summarized as follows:

##### ***From women SILC members (Naforé, Coumba Diouma and Mantaré, Coumba Diouma Coly):***

- A rolling fund might be established for the groups, which members would thereafter 'top-up' through their contributions. Members feel that, among other things, insertion of an initial start-up fund into the groups' savings fund would allow members to take out bigger loans to engage in income-generation.
- The project could continue to bring in new knowledge and information: training on the savings culture is good, but there are other things that they want to learn about as well, for example, better cultivation techniques (with accompanying support through provision of inputs).
- Support to the formalization of their group into an official GIE (Groupement d'Intérêt Economique) would help them to be able to solicit support from the State.

- Stronger rules around loans, to avoid over-indebtedness among the poor (*basso*) who sometimes have problems in reimbursing. These would include, for example, establishing a loan limit of one half of savings (as is apparently done in the project AVEC) and offering greater support for income-generating activities so that the loans can be firmly channeled into productive investments (rather than social expenses) to ensure generation of income for reimbursement. This could be done by group changes to bylaws.
- Safeguarding against internal social pressure within the group for *basso* to increase savings amounts beyond what they can easily afford. As one members explained, '*This is not a competition between us*' and group guidelines should be enforced so that members remain at ease with whatever savings are most appropriate to their situation (IDI, woman money counter, Naforé SILC group, Coumba Diouma)
- Building in greater seasonal flexibility into the groups' operations since the biggest obstacle to participation in SILC may not be poverty itself but financial instability which has strong seasonal dimensions.
- Individual efforts to show productive potential and trust-worthiness on the part of poor members who would like to join groups may be needed to establish credibility and trust among existing members who may otherwise resist new adherents to their groups.

***From non-SILC members:***

Non-SILC members interviewed know there are advantages to a group like SILC, but also offered some suggestions around particular points that they say may discourage poor people such as themselves from joining (FGD mixed non-SILC members Coumba Diouma)

- Already, they say, poor people (*basso*) such as themselves have difficulty in saving; added to this, the requirement for paying the PSP might be an additional stumbling block. Removing this obligation might encourage more to join.
- Further support to income-generating activities and livelihoods (agriculture, gardening, livestock-raising) to accompany the savings and loans activities would go a long way toward strengthening the ability of the poor to address economic challenges. Such support could be for collective economic activities and endeavors.

***From other key informants***

Other key informants offered additional perspectives on SILC in relation to the poor.

- In a context where men have most financial decision-making power and income-generating possibilities are limited, providing micro-credit to women, according to one village-level informant is risky because in his opinion '*They do not have the autonomy needed to fructify their loans, as these are taken over by the husbands*' Any such programs should be at least be preceded by financial education otherwise, poor women may become indebted and unable to pay back. (KII, school director, Coumba Diouma).
- The EFI manager from Caritas Kolda notes that for SILC groups in villages in Vélingara department in particular, there are problems of drop-outs. This is partly because people feel they are too poor and do not want to pay the PSP, but also because there is competition in the same villages with other savings groups which, for example, give out start-up kits for free. This results in an overflow demand for their program as the program of choice, with some of those they cannot take on redirected to the Caritas project (KII, EFI manager, Caritas)

# III. CONCLUSIONS AND PROGRAM IMPLICATIONS

## 7. SUMMARY OF MAJOR FINDINGS

The following sections summarize some of the key findings from the study, organizing them around the most significant themes arising from the research and lessons learned from the key research questions.

### *7.1 Key themes arising from the research*

#### *On poverty status and dynamics*

- Based on the review of national statistics, PPI data and our qualitative field assessments, the study confirms high rates of poverty with multiple and overlapping dimensions in the two study villages, indicating that geographical targeting was successful in directing the EFI project resources to communities in need of support.
- Poverty status is complex and multi-faceted: it may vary between households living within a single compound, as well as between individuals within a single household. The phenomenon of polygamy, which is widespread in the region, brings into play intra-household poverty dynamics that are not well understood
- Livelihoods, based primarily on rain-fed agriculture, coupled with some livestock raising and petty commerce, are precarious for both the very poor and the vulnerable middle. Only the rich (with their significant land and animal resources, commercial networks, and capacity to invest in social capital development such as children's schooling and health costs) seem to be secure.
- Vulnerability has a strong seasonal nature linked to climate conditions and the agricultural year: in general, the hardest time for villagers is in the 'lean period' when stocks from the previous year's harvest have been depleted and before the new harvests come in. This period also coincides with the period of most intense agricultural labor and need for both social and economic outlays (purchase of agricultural inputs, payment of school fees....)
- In recent years shorter and more unpredictable rainy seasons have led to declining yields and considerable problems of food security. Rural households try to cope by shifting to different cash crops, such as manioc, investing in livestock-raising, and intensifying engagement in other activities such as petty trade, logging, or smuggling of rare timber, as well as migration – all of which involve considerable risk and uncertainty. For migration in particular, the high cost associated with the journey can financially cripple the household.
- Poverty has both economic and social dimensions, experienced both as a lack of means and poor overall living conditions as well as sense of social exclusion or marginalization. It also has gender dimensions, linked primarily to women's lack of autonomy vis-à-vis livelihoods and income.
- Limited social and economic service infrastructure (health posts, schools, markets, agricultural outreach services) contribute to the vulnerability of most community members who cannot afford to seek services outside of the village; the poor even struggle to meet the costs services available in the village.
- Upward economic mobility (passage from one wealth category to a higher one) is severely constrained – in part by the limited economic opportunities available within the local community:

this has led to significant out-migration in search of employment abroad which, however, is a coping strategy fraught with risk.

- Downward economic mobility, on the other hand, is an ever-present danger, particularly for the 'vulnerable middle' who assume broad responsibilities for the support of poorer members within the extended household structure which is the norm. This is reflected in the saying we were given: '*He who supports nine poor people will soon himself become the tenth*'.

### ***On the financial landscape and behaviors***

- Financial needs vary according to the period of the year. The period between mid-July and mid-September is regarded as the harshest time of the year, while the harvest period offers the possibility to reimburse the debts contracted during the lean season and look forward to profits from the commercialisation of crops.
- Food is by far the biggest monthly expense for most households, followed by school fees, particularly in households with large numbers of school-age children. Ceremonial and social solidarity expenses around key life cycle events such as births, marriages, and deaths are important for building and sustaining social capital and relationships, but can be a source of anxiety.
- Although husbands mainly decide on household purchases, women with their own source of income appear to have greater decisional power over household matters. Evidence from the field suggests that there is a correlation between enhancement of female agency and ease of doing petty commerce, which depends as well on factors such as proximity to local markets which was stronger in Fafacourou.
- In both Fafacourou and Coumba Diouma, there are multiple community-based arrangements on which people rely to cope with the unpredictable and accumulate money for large purchases. Locally developed ROSCAs, or *tontines* are the most popular one and often form the basis for the development of SILC groups. While some tontines are thereafter dissolved and replaced by SILC, others remain to complement the financial repertoire of women.
- Middle-men (*banabana*) play a key role for farmers unable to access formal credit and in need of basic items in winter time. However, the extremely high interest rates they charge create an exploitative situation for farmers who have no other choice but to accept unfair conditions of repayment.
- Shopkeepers sometimes allow people to buy things on credit, particularly among their entourage or local notables (especially civil servants) with collateral: there is some evidence to suggest that SILC members are becoming more credit-worthy in the eyes of such local lenders.
- Resorting to family members is often seen as a double-edged sword, since this would create unwanted obligations and trigger tensions within the household.
- Obstacles to access to formal financial institutions are the paperwork needed; the need for identity cards; the resources needed to open and maintain the account; lack of flexibility in repayments; the need for a security deposit for loans from a bank; and the distance from the village. Moreover, previous experience with formal credit lenders have proved to be traumatic as indebted villagers were unable to reimburse the loans.
- The *Bourse Familiale* social grant is mostly used by the beneficiaries to purchase basic foodstuff in bulk, thus reducing the risk of food insecurity and allowing to concentrate scant available resources on income generating activities or saving groups. It is a significant support to some of the poorest and most vulnerable households in both study sites.

### ***On pro-poor programming: outreach to the poor***

- SILC group poverty self-assessments coupled with PPI data confirm that the majority of SILC members are either poor or among the vulnerable middle. A number are beneficiaries of the 'Bourse Familiale', the national social safety net that targets the most vulnerable households.
- Beyond the initial geographic targeting, project staff explained the PPP approach primarily in terms of 1) initial communication on the aims of the program with the village chiefs/notables; 2) establishment of flexible savings targets; and 3) 'messaging' to the poor to encourage them on their capacity to save a little each week – no matter how much.
- Explicit targeting per se at community level does not seem to take place: while PSP and supervisor explain – through the chief and again in their initial meetings with community members - that the project is aiming to focus on the poorest, the project does not employ specific data collection tools to discern the poor from the non-poor. PPI data, which is collected on this at SILC group level, is rather done after the groups have formed – to assess poverty status, but even then the PPI findings do not seem to be widely communicated back down to field level for subsequent use.
- While it is clear that the chief and community leaders may have the most detailed knowledge of local poverty dynamics, it cannot be assumed that they will always direct project resources to the poorest. PSPs and supervisors explain that they can discern the poor through their overall appearance (dress) as well as by their overall position of marginalization within the village, but there is a lack of clearer, more objective indicators to measure this.
- PSPs and supervisors recognize that some poor community members may be left out of SILC and may consider themselves too poor to participate, but they explain that since, after all, membership in SILC is voluntary, they cannot force anyone to join. The strategy they adopt in this case is to continue to conduct outreach to non-members, and to use the examples of successful SILC participation by the poor as a means of attracting others.
- In one study village in fact (Fafacourou), the success of the first 3 SILC groups established among primarily poor and vulnerable middle villagers stimulated the interest of the richer households in the community (the 'elites' made up particularly of civil servants and others) who prevailed upon the PSP to establish another group for them.
- Some non-SILC members cited poverty-related reasons for not joining SILC: these included inability to save and fear of shame within the group cited by some, costs associated with the PSP payment cited by others. But other factors also contributed to women's decision-making, primary among them being membership in another group (with an informal *tontine* or an alternate project-established savings and lending group) which was seen as sufficient for their needs.

### ***On pro-poor programming: operations conducive to the poor***

- Contribution to start-up costs for SILC groups (payment for the money chest, register and accompanying materials) represented a significant outlay for most SILC members interviewed; in one village it was also explicitly mentioned as a cause for delays in group formation. Allowing members to pay progressively was one solution adopted to defray any hardship entailed in upfront costs, but this also contributed to a delay in activity start-up in some instances.
- The establishment of flexible savings targets was a clear feature of the pro-poor programming approach and one very much appreciated by the SILC members we talked with. It was suggested that flexibility might even have extended to the regularity of savings deposits: with seeming acceptance of delays (or accumulations) of those scheduled for the 'lean' months for payment when households had more access to cash.
- Flexible reimbursements were another feature that was clearly appreciated by SILC members who explained that loans could be repaid on a sliding timescale dependent on the time of the year

(after 2 months during the 'lean' period compared to 1 month during the rest of the year) and that in special cases, members could just pay off the interest on a regular basis until they had accumulated enough to pay off the loan in full.

- Most members appreciated the regularity of weekly meetings (whose timing during periods such as Ramadan were adjusted to accommodate social obligations); however, some noted difficulty in maintaining regular attendance, particularly during the periods of most intensive agricultural labour. Lack of ability to attend weekly meetings during the planting season was cited as the reason for at least 2 drop-outs, suggesting that such required regularity throughout the year does not accord completely with the exigencies of an agricultural calendar.
- Both community members and SILC members identified certain periods of the year (particularly the planting season when last year's harvests are finished, food needs to be purchased, and school fees become due) as the time when the need for money was greatest. The seasonality of share-outs did not seem to be deliberately programmed around such periods rather than arising as an artifact of the start-up date; however, most groups did indeed seem to have their shareouts during critical months.
- While SILC members invariably stated that they felt payment of the PSP was just and the amount appropriate (some even suggestions that it was too low!), the PSPs themselves reported great difficulty in being paid and had seemingly no recourse when not paid. It cannot be assumed that reluctance on the part of SILC members to pay for PSP services is a direct reflection of poverty; however, it is clear that there is continuing difficulty around this issue. Some non-SILC members specifically mentioned PSP payment as an obstacle to their participation.
- PSPs acknowledge that some drop-outs from SILC are linked to poverty and the inability to save (this was estimated in Fafacourou to be around five per group so far). Former SILC members with whom we spoke also cited poverty / lack of resources as a major factor leading to drop out – some explaining that this was linked to idiosyncratic shocks such as loss of a family member or ill – health leading to a drop in household income-generation capacity; others linking it directly to the demands of productive activities to make ends meet leaving little room for regular attendance.

### ***On pro-poor programming: benefits responding to the needs of the poor***

- A striking feature mentioned by nearly all study participants has been the strengthened social cohesion resulting from participation in SILC groups, which has enhanced trust and collaboration and expanded existing social solidarity networks which serve as vital social safety nets for poor individuals and households.
- SILC is also clearly making a positive contribution to poor people's ability to invest in productive activities through both loans and shareouts for the start-up of petty commerce, for the purchase of animals (primarily goats and chickens) and, more rarely, for the purchase of land. While most said that (because of the short time period in question) this has not yet been enough to raise them from the level of 'poor' to a higher socio-economic level, they feel that SILC has '*opened the door*' and is providing a way forward towards such transformation.
- SILC is also clearly impacting members' capacity to invest in human capital – particularly health and educational needs, which are high so high on the list of poor households' priorities that in our second study village (Coumba Diouma) even regular loans were being taken out for this purpose, calling for reimbursement with interest. It is not clear, in this sense, if the solidarity fund alone, as currently structured is sufficient to meet the full range of idiosyncratic shocks affecting poor households.
- Through SILC, women are gaining more financial autonomy within the household as there income-earning capacity is boosted and they gain a more acknowledged role in contributing to household expenses. This may be contributing to an incipient transformation of gender relations on a broader level, but would need to be further supported and encouraged to sustain progress.

- SILC groups are both encouraging the participation of young women and allowing greater intergenerational sharing of ideas and experiences than is normally customary within village communities. This in turn contributes a new dynamism to women's capacity to assume leadership roles and contribute to poverty reduction efforts within the community.
- SILC participation is also building up individual self-confidence among its members and a clearer understanding of the value of individual savings and decision-making on loans and expenditures. This is a crucial step towards empowering the poor with the courage and confidence needed to react positively in the face of the constraints imposed by poverty and to take certain risks in order to overcome these.
- Beyond the initial knowledge of the importance of saving and guidance on how to save and take out loans, SILC members in the study villages we visited had not yet benefited from the broader financial education developed by the EFI program. This would be an important element to further empower them with knowledge.

## ***7.2 Major learnings on principal research questions***

The two sections below summarize our research findings and key points of learning around the project-related research questions for the study as a whole, which revolved around if and how the PPP was effectively reaching the poor and what specific challenges are still evident.

### **7.2.1 On the extent of and challenges to inclusion of the poor in SILC**

#### **First set of research questions**

To what extent are those households that, relative to their communities, are poor and extremely poor included in SILC membership and has inclusion of poor household increased as SILC formation has progressed in the research sites?

- Are there critical challenges to SILC poverty outreach at local or community level?
- What are the barriers (if any) for the poorest to SILC membership?
- What are the gender and age or lifecycle differences in group membership and have these changed over time, i.e. between the initial introduction of EFI SILC and the time of research?
- Have new relationships developed or existing relationships been strengthened or weakened by SILC group membership and does this have an impact on group coherence, and the retention of poor members?
- Why do poor households that are aware of the SILC choose not to join and what are the reasons that poor households drop out of the SILCs?
- How is the social fund being used and does this contribute to reducing poverty or vulnerability?

From our study in two rural study sites in Senegal, it is clear that SILC is effectively reaching the poor; although the inclusive approach adopted by CRS means that most groups are, in fact, made up of a mixture of the poor and the 'vulnerable middle'. The vast majority of members in the groups in our study villages represent a mixture of the self-identified 'poor' combined with those who see themselves as falling within the 'vulnerable middle', although there were also small proportions of those who were seen to be better off (under 10% in each study area, varying by group).

It was not possible to get a clear sense of the evolution of poverty composition in groups over time as 1) in our first study village, groups started up relatively late and at around the same time (2016); and 2) in our second study locality, the study groups were actually in different villages characterized by different internal poverty and social dynamics. Community members overall stressed the insecurity of their livelihoods, based primarily on rain-fed agriculture, with climate change leading

to declining productivity and contributing to broad-based poverty and vulnerability for almost everyone.

Obstacles to the poor in joining or remaining in SILC seem to arise from a combination of contextual factors (insecurity of livelihoods and poverty on the one hand; availability of other savings groups on the other) and program design elements (related particularly to the direct and indirect costs of SILC membership).

Non SILC members cite poverty-related reasons for not joining SILC: these include inability to save and fear of shame within the group, as well as costs associated with the PSP payment and an inability or reluctance to pay the start-up costs. As one of the PSPs put it: *'If you are poor and do not have enough to eat yourself, contributing to start-up costs is just one more burden'*. One destitute man feels that even though he and his wife benefit from the national 'Bourse Familiale' (national social safety net cash transfer), their other income is too small and irregular to allow them to come up with weekly savings; a newly-wed woman mentioned a lack of resources due to the recent sale of household's assets to fund her husband's migration to Europe.

But other factors also contribute to non-SILC members' decision-making, primary among them membership in other groups (whether an informal tontine or an alternate project-established savings and lending group) which were seen as sufficient for their needs. And at least one poor woman reported that her husband refused her request to join, pointing to the importance of gender dynamics.

Poor members who have dropped out of SILC also cite difficulties in maintaining savings and in attending meetings, particularly during the rainy season when money is least available and agricultural labor needs in the fields are heaviest; livelihood constraints arising out of lack of rain has reportedly pushed some former members into sheer 'survival' mode, with no surplus to save. Some cited, in addition, household-level shocks (such as illness within the family) as contributing to their difficulties and inability to maintain group membership.

All SILC members in our study groups were women (an additional SILC group in one study village was mixed men and women, made up primarily of the better-off members of the community, but this was not included in our study). SILC was indeed seen to be primarily 'a woman's affair' by most; with stated reasons being that men were often traveling or otherwise engaged and thus not able to attend meetings; nevertheless, husbands often contributed to women's savings contributions and took a keen interest in SILC processes. The average age of SILC study participants was relatively young (at 36) – similar to the PPI data on these groups; there is no clear evidence on any evolution in age composition over time.

Most SILC members (and even former SILC members) cite significant changes for the better in relationships at both household and community level. Household level changes include greater autonomy for women in financial affairs, less dependence on husbands for money for all of their needs, and a greater sense of contribution to the overall household economy. This in turn has relieved some of the strain and quarreling in marriages since *'Our husbands are happy now that we are no longer constantly asking them for money'*. Almost all highlighted the strengthening of social cohesion within the village and the reinforcement of solidarity beyond the group *'Even if a woman is not in our group'*, say some, *'We do not hesitate to help her if she is in need.'* One woman, whose husband had just passed away, leaving her with no source of income and in poor health, was offered membership in the group based only on her reputation, with SILC serving in this way as a means of neighbors helping to share her burden.

Many SILC groups have built upon existing local tontines: the stronger management structures within SILC are apparently alleviating some of the intra-group conflicts that arose in the earlier groups. Within the wider community as well, women SILC members feel more respected; some also note that they are now considered more credit-worthy and able to get additional loans from other sources (for example local shopkeepers) who see that they are capable of reimbursement.

Use of the social fund varied among groups and was mainly used for health expenses (both for the member herself and for family members). More often, however, we found that 'normal' loans were sometimes being taken to cover emergencies normally reserved for the social fund – particularly in the second cluster of villages where a number of such loans in one group were going to cover expenses of childbirth (for daughters) and health care (for other family members). While the stated purpose of these loans in the group's register was listed 'commerce', the actual use was different: members explained that they would not be able to get the loan if they stated the real reason they needed it. When asked why they did not, apparently, use the social solidarity fund for some of these purposes (since unlike a loan, the solidarity fund does not accrue interest), the answer was that it is simply too small to cover all the needs. There was, for example, only 20,800 in the solidarity fund at the time of the last share-out and there had been no solidarity fund requests for this over the year from any of the members.

### **7.2.2 On the mechanisms and adjustments within SILC that seem to work best**

#### **Second set of research questions**

What mechanisms or elements work for the poor and extreme poor in attracting them to, and retaining them in, SILC groups and how does what is found to work in the community compare to the adjustments made to the SILC and PSP methodologies? The adjustments would include:

- How well have the mobilisation methods of the PSPs worked to convince poor households that they should join SILC groups?
- Do flexible savings attract group members?
- How strong is the pressure to take loans and does a lack of pressure retain poorer members?
- Do pioneer groups leverage groups with members who are, on average, poor and extremely poor?
- What is the role of institutional mapping?
- How does the pricing structure influence poverty outreach?

The key elements of pro-poor programming in our two study areas in Senegal were explained to us by project implementers as follows: geographic targeting to identify the poorest localities; institutional mapping to identify how others have targeted and worked with the poor; engagement with village authorities to clearly explain the pro-poor thrusts of the program and enlist their aid in identifying the poor; the conduct of PPIs by supervisors four times a year (though this is not used as either a targeting or monitoring mechanism at field level); establishment of groups with a flexible saving amount (with a small minimum target); and appropriate 'messaging' to encourage the poor to participate and give them the confidence to save, even if it is just a little each week. Another innovation that seems to have been developed in the field is allowing someone else (for example, the husband) to contribute for a member. But the level of understanding of pro-poor programming varied significantly in the implementing group: the PSP in one village, for example, explained that he had not received the full training as he came into the program later as a replacement for an earlier PSP.

Overall, PSPs and supervisors feel that through such processes they engage in they have indeed reached some of the poorest members of the community (basing this judgment primarily on their general knowledge of the community, and citing things like the overall 'appearance' of poorer members, rather than any specific indicator – PPI or otherwise).

While the PSPs and supervisors recognize that some may still be left out of SILC and may consider themselves too poor to participate, they explain that membership in SILC is after all voluntary and they cannot force anyone to join. The strategy they adopt in this case is to continue to conduct outreach to non-members, and to use the examples of successful SILC participation by the poor as a means of attracting others. In one instance, however, this tactic seems to have worked in the opposite sense, as a fourth group established in our first study village, is made up primarily of the better off members of the community – the ‘elite’ - who were so inspired by the example of the first three groups (mixed poor and vulnerable middle) that they urged the PSP to create a special group for them as well.

Geographic targeting seems to have successfully identified the Kolda region as one of widespread poverty, as PPI indicators correspond with national statistics, key informant interviews, and community-based assessments to support this. The study team, however, could not pin down the role of institutional mapping in the initiation of PPP and did not obtain any written record of this. Significant gaps were therefore observed. It was unclear, for example, how SILC linked up with or built on the targeting processes established for the Bourse Familiale (the national social safety net program) that provides cash transfers to the poorest and most vulnerable in each community and has developed a dual community-based and survey verification approach to identify eligible households.

And it was very apparent - notably in the second cluster of villages – that institutional mapping has not enabled project implementers to avoid areas where other savings and loans efforts were underway. This cluster of villages was in fact notable for an over-saturation of such programs, with three vying at the same time for the same small population. A number of SILC members were found to be essentially borrowing from one fund to reimburse loans taken out from the other, bringing little of lasting benefit to the poor.

In terms of design features, poor SILC members appreciate in particular the flexible savings: *‘You contribute what you can and do not have to pay more than you have’*; this alleviates pressure from them to hit unrealistic targets and they were comfortable with the minimums and maximums established. However, there was less evidence of other innovations or tweaks to the model to enable it to cater more effectively to poor community members: as seen above, a number of members were forced to drop out of the groups when livelihood needs became intense or food security was threatened and they could no longer either attend meetings regularly or contribute regular savings.

Payment of the PSP was problematic in both village clusters and was cited among the factors that discouraged non-SILC members from joining. This does not have to do as much with the specific pricing structure (as we have no comparator between flat and proportional fee structures and both PSPs and SILC members were unaware of the difference) as it does with the concept of payment overall. This may, in turn, be due to the existence of other savings and loans models which do not feature such payments. As the PSP in our second study village cluster put it, there may be *‘a sort of contradiction’* in that that they are trying to target the poorest, but it is the poorest who can least afford to save – let alone pay the PSP.

## 8. IMPLICATIONS FOR THE EFI PROGRAM

This chapter first presents some of the recommendations offered by study participants themselves on ways to strengthen SILC for the poor, before proposing some broad themes for reflection on the way forward for pro-poor programming in EFI.

### *8.1 Recommendations on pro-poor programming from the field*

As with the community members reported in the previous chapter, supervisors and PSPs responsible for the SILC groups in our two study villages suggested a number of potential measures to render SILC even more receptive and responsive to the poor. These represent both adaptations of the existing model as well as consideration for revamping some aspects of the model itself: combined, they approach the problem from both supply (provision of support for SILC groups) and demand (capacity of poor community members to adhere to groups). These suggestions are summarized as follows:

#### ***Reduce or subsidize costs associated with participation***

- Permit the poorest to save even less (100-150) perhaps by forming a separate group, because the poor are ashamed not to be able to save as much as the better off (even the vulnerable middle) within their groups.
- Consider providing social assistance to subsidize savings and contributions of the very poorest, and strengthen the dimension of social assistance/care for the neediest
- Provide the start-up kit for free (as other savings groups do)
- Eliminate reimbursement for the use of the social solidarity fund – this has apparently been tried elsewhere in the region and is seen to work better according to different regulations

#### ***Redesign modality of payment for the PSP***

- Consider paying the PSP from the project or field budget (assuming that there is continued project support) as is the case with other savings and loans models in the region. All feel that it is good to pay the PSP: *'One should be paid for services rendered'* (KII Supervisor, Fafacourou), but there may be a contradiction: *'We are aiming to reach the poorest, but at the same time we expect them to pay for the PSP and other things, like the start-up kit'* (KII, PSP, Coumbadiouma). If not, there is some risk of losing members (particularly the poorest) to competition from the other (lower cost to participant) models. (KII, Supervisor, Fafacourou)

#### ***Strengthen support for income-generating activities***

- Accompany the groups with support for income generating activities such as the purchase of a grinding mill or material, as well technical assistance with livelihood activities such as farming, gardening, animal-raising, and petty commerce.

#### ***Expand project capacity to create and support groups***

- Multiply the number of PSPs to expand capacity to create and support more groups. Current coverage of villages is seen to be stretching existing capacity, thus weakening ability to respond to any increase in demand from the poor to form groups.

### *8.2 Program implications and points for reflection*

Our field research in two villages suggests that SILC has both reached and benefited the poor in the two study villages. Reaching the poor has been accomplished through a combination of geographic targeting of regions of highest poverty, outreach to community leaders and members on the pro-poor intents of SILC, establishment of appropriate savings targets and flexibility in operations, and support

and messaging to encourage the poor to feel confident in their ability to save even small amounts. Both reaching and retaining the poor has been largely achieved through concrete manifestations of the positive social and economic benefits that accrue to SILC members, who see clearly the value of remaining in SILC and who provide an example of success that inspire others to join.

The reflections below aim to draw out some of the implications for pro-poor programming that arise from the analysis of our key research findings.

- ***Poverty conceptualization, identification, and monitoring***

Identification of ‘the poor’ at community level is at once almost deceptively simple (*‘Everyone knows who the poor are here in our village’* we were told repeatedly in the field, even by PSPs and their supervisors as well as by community members); and immensely complex (What concrete measures to use? How to capture poverty dynamics and monitor its evolution? What do about intra-household poverty disparities? And what level of poverty reflects the EFI intent to reach ‘the poorest’?).

The PPI poverty measure developed by the EFI project to assess aggregate poverty likelihoods at village level at baseline and to establish SILC group poverty levels after the groups are formed (rather than as a targeting tool) has been acknowledged to be a problematic tool at this level (*see chapter 6*). The PPI tool is only used by the project management to monitor poverty outreach at partner, country and project level; at PSP level, the main poverty targeting tools are embedded in the PPP training; and also, frequently, the mission and practice of implementing partners, many of which are church-based organizations focused on poverty alleviation.

The community-based assessment method for the identification of local poverty categories, characterizations and proportions in the community and in SILC group, faces other challenges – perhaps just as great. While we are confident that there was general consensus around the broad categories and characteristics and at least broad-based agreement on the overall ranges for the estimates; these were not by any means exact. Different study participants came up with slightly different proportions, differed slightly in terms of some of the characteristics of the different groups, and even differed on some of the names used to describe each group.

Moving forward, for the purposes of a program such as EFI, which aims to extend financial services to the poorest and most vulnerable, it may be considered useful to develop a more fine-tuned survey instrument than PPI, and to administer this in project zones/villages at baseline (when it could help in targeting the poorest); at mid-term (when it could reveal any progress or need for self-correction); and at end-line (when it could evaluate the overall effectiveness of the program in both 1) reaching the poor; and 2) helping the poor to move out of their poverty. The survey could – and should – be accompanied by qualitative assessments of the type used for this study – both to establish the appropriate categories of information that would need to be gathered and to complement, qualify and help interpret the information that is gathered through the survey per se.

Other community-based exercises could also be pursued – perhaps through a local committee established for the purpose: that community could then be tasked with some sort of ongoing monitoring of the situation. And finally, particularly in the situation of Senegal, where there is a national social safety net program (Bourse Familiale) that explicitly targets the poor and the vulnerable (albeit with program-specific criteria such as the presence of children under 5 within a household), much greater effort should be made to link up around poverty assessment and targeting,

in follow-up to the 'institutional mapping' that was reported to have been conducted by the EFI team at the outset of activities.<sup>29</sup>

And finally, while it is certainly laudable that the EFI program aims to reach 'the poorest' members of the community (as measured, in the PPI by the \$1.25/day cut off point), the EFI project should be reminded, in the context of generalized poverty and vulnerability such as was characteristic of our two village study sites, that the broader category of the 'poor' - as well as the 'vulnerable middle'- by any standard of assessment continue to face numerous constraints linked to insecure livelihoods and the attendant hardships and vulnerabilities that these bring.

Poverty is, of course, a very relative concept, so some of those considered to lie within the 'middle groups' compared to others in their villages in Senegal would actually - by any other measure - be considered 'poor.' The approach at village level, might more usefully be one rather of using a 'wealth filter' (all those exhibiting certain characteristics or criteria of wealth - such as a regular salary or other livelihood criteria - would not be included in SILC)<sup>30</sup> while there would be less attendant concern to more finely distinguish between the poor and the very poor as appropriate members of SILC.

- ***Program design***

Of the three ways SILC members benefit monetarily from the project (through the savings share-outs, the loans, and the solidarity fund), the most sustained benefits seemed to come from the first two. While members were also appreciative of the solidarity fund, and in individual cases it was clearly a life saver - it seemed, paradoxically enough, to be both underutilized (few members drawing on it) and underfunded: the amounts provided could not conceivably always go very far to the resolution of the shock that was suffered (or example, the need for a Caesarian section for the daughter of one member); moreover, many members (particularly in Coumba Diouma) seemed to take out regular loans for such occasions, suggesting that demand outstrips the supply of what is available in the solidarity fund. And finally, the fact that the solidarity fund is designed not as form of direct transfer or social assistance, but rather a loan that requires reimbursement (albeit without interest) may also be called into question: as suggested above, there appears to have been some experimentation elsewhere with converting such funds into direct assistance in certain case. This may be an area for further investigation

Building seasonal flexibility into the SILC model at the outset might be another way the program might be rendered more responsive to the needs of the rural poor, whose lives, levels of vulnerability, and need for cash are all closely patterned by the seasons. This could entail things such as 1) allowing for more flexible meeting schedules during the months of most intense agricultural activity; 2) embedding the same seasonal flexibility into the minimum savings targets/expectations and the reimbursement schedules; and 3) planning shareouts in advance for an agreed period, arrived at consensually, when members perceive their needs for cash to be highest. Some of these measures seem, from our field findings, to be occurring already: perhaps such an innovation from the field could be incorporated into the model itself and the guidelines set out from the beginning and written into the groups' constitutions.

Lowering both the direct and opportunity costs of participation in SILC would seem to be an obvious measure that could help attract and maintain the very poorest members of the community in SILC groups. The measures that were suggested for this by study participants, however (such as providing

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<sup>29</sup> The research team was not able to obtain any written report or table documenting this institutional analysis, but we were assured that it had taken place.

<sup>30</sup> This would probably apply, for example, to the majority of members of the '4<sup>th</sup>' SILC group formed in Fafacourou on the demand of the more or less village elite for inclusion in the program.

start-up kits for free; paying the PSP from the 'project' and the like seem to go against the very principle of SILC which is to promote a self-sustaining model built on membership support that will outlast the project itself. Nevertheless, these were issues that were raised in the field. While SILC members in principal seemed to accept the rationale for the obligation to pay the PSP, in fact, the PSPs in both villages reported enormous difficulties in ensuring payments. Moreover, other savings and loans programs that did pay the field agents from project budgets were seen to be a risk factor for SILC - in 'competition' with SILC for the same most vulnerable segment of the poor that SILC is intending to serve. The recent study on PSPs might shed further light on this issue, which seems quite complex.

- ***Program linkages and coordination***

There would seem to be scope for expanding linkages and coordination with other programs serving the poor in at least 3 areas. These could build on and concretize and expand the initial institutional mapping that was conducted as a way to enhance collaboration and lesson-learning among the different institutional actors in the field.

Many stakeholders – both SILC members and project implementers suggested as a first priority the need for ***strengthened support for income-generation activities***, whether of an individual or collective nature. This would not need to be incorporated into SILC implementation itself (as that is not really part of the model) but would rather seek actively to link SILC groups up to support to other programs (government, NGO, development partner) aimed at promoting income generation, strengthening livelihoods, enhancing women's empowerment and the like so that SILC members could potentially be supported in their investments in productive activities through programs that may already exist to provide material, financial or technical inputs. This could be as minimal as promoting the inclusion of SILC members in any livelihood training awareness-raising activities that may be underway or planned in the village, or as concrete as promoting SILC members as actual project beneficiaries or helping them structure themselves into formally recognized groups that could draw further project support to them.

What might however, be an integral part of SILC, is the financial education module that would guide them in the development of a business plan and management tools for their entrepreneurial activities and other productive endeavors, etc<sup>31</sup>. This was, in fact, an observation offered by one of the key informants in Coumba Diouma, who put forth strong arguments about why such financial education should actually precede the start-up of credit services. None of the SILC groups we spoke to had yet been offered such financial education: in Coumba Diouma in particular, where at least one group is already in its 3<sup>rd</sup> cycle, it would seem that such support is long overdue.

Greater linkages would also be beneficial with ***existing social assistance / social protection programs such as the Bourse familiale and the social health fund***. This would be important not only at the outset (to share ideas and methods for identifying and including the poorest households in program activities) but through program implementation. Active steps could be taken, for example, to encourage all *Bourse Familiale* beneficiaries to join SILC groups: such beneficiaries are indeed among the poorest and most vulnerable but their monthly stipends could equip them well with the steady income needed to contribute to weekly savings targets.

Conversely, poor and vulnerable SILC members who are not *Bourse Familiale* beneficiaries, could be helped to link up with the ministry responsible for its planning and implementation, in order to get onto any eventual lists for later enrolment or to benefit from any other social assistance measures –

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<sup>31</sup> In reviewing this report, the regional team remained unconvinced that financial education could be integrated from the beginning but appreciate the intent of this recommendation.

such as the social health fund – that they might subsequently qualify for. Such widening of the potential for social assistance for SILC members would also help relieve the strain on the existing SILC solidarity fund which – as many study participants reported – is simply too small to cover the type of regular and ongoing support that many vulnerable households need both before and after an idiosyncratic shock.

And finally, it was clearly apparent - particularly in Coumba Diouma - that there is a critical need for ***stronger coordination with other savings and loans institutions***. Having three operating at the same time in such small rural communities is not only completely nonsensical, it seems contrary to the very aims of best serving the financial needs of the poor, as what we found on the ground were numerous examples of money just circulating from one institution to the other (loans taken out from SILC, for example, to reimburse debts accrued from World Vision). And what benefit to the poor comes from that? At the very least, there should be a requirement for such externally-supported savings and credit programs to coordinate geographically at regional or communal level; other potential points for collaboration could be through joint field visits, lesson learning exercises, or monitoring.

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# ANNEXES

## A. Overview of research tools

Research tool	With whom?	To find out what?
<b>A. INDIVIDUAL AND GROUP DISCUSSIONS</b>		
<b>Key informant interview (KII)</b>  <i>(may be individual or group)</i>  Interview guides	1. CRS/EFI staff ( <i>global &amp; national level</i> ) 2. Partner staff and project implementers, including PSPs and supervisors ( <i>project level</i> )	<ul style="list-style-type: none"> <li>To gain key inside information and insights on project aims, design features, processes, success and failures, with particular focus on pro-poor inclusion issues</li> <li>To understand perspectives on local project settings</li> </ul>
	3. District/sub-county leaders/government officials/technical staff/service providers ( <i>district/sub-county level</i> )	<ul style="list-style-type: none"> <li>To gain understanding of the local context as well as perceptions of the project and its pro-poor outreach</li> </ul>
	4. Other financial service providers ( <i>district/sub-county level</i> )	<ul style="list-style-type: none"> <li>To explore potential differences in approach and poverty outreach with SILC</li> </ul>
	5. Local community members, elders, leaders ( <i>community level</i> )	<ul style="list-style-type: none"> <li>To understand more fully local community trends and dynamics as well as experiences and perceptions of community participation in SILC</li> </ul>
<b>3. Community discussions</b>  Discussion guides	<ul style="list-style-type: none"> <li>Groups of knowledgeable adult men/women (community leaders) (<i>may be SILC or non-SILC members</i>)</li> <li>2 CDs per village (1 women/1 men)</li> </ul>	<ul style="list-style-type: none"> <li>To understand the local context/community dynamics/ local livelihoods</li> <li>To establish local poverty classifications, characterizations and estimations</li> <li>To gain an understanding of community perspectives on SILC</li> </ul>
<b>4. Focus Group Discussions (FGD)</b>  Discussion guides	1. Current SILC group members (3 different SILC groups) 2. Current SILC committee members (3 different SILC groups) 3. Non SILC members (1 group of poor women never joined) 4. Former SILC group members (1 group)	To probe and understand: <ul style="list-style-type: none"> <li>Basic socio-economic conditions/experiences/poverty self-assessments</li> <li>Workings, characteristics, composition and experiences of SILC groups and pro-poor outreach</li> <li>Motivations for joining/ not joining /dropping out (including obstacles and perceived benefits) and comparison with other SGs</li> <li>Expectations and benefits from SILC (savings/loans/social fund) as well as most significant changes at individual, household and community level</li> <li>Management and operations issues as well as key trends in SILC participation (through guided analysis of ledger books with SILC committee members)</li> </ul>

<p><b>5. In-depth individual interview (IDI)</b></p> <p>Discussion guides</p>	<ol style="list-style-type: none"> <li>1. Current SILC members and SILC committee members (from different SILC groups)</li> <li>2. Informative individuals from CDs</li> <li>3. Others identified thematically</li> </ol>	<ul style="list-style-type: none"> <li>• To gain a more in-depth understanding of key experiences, motivations and obstacles to joining SILC and probe individual experiences on above questions as well as on household income/expenditures and financial behaviors.</li> <li>• If time, more extended case studies can be developed out of the IDIs.</li> </ul>
<p><b>6. Casual conversations</b></p> <p>Should draw from our basic research themes</p>	<p>For any of the categories above</p>	<ul style="list-style-type: none"> <li>• To supplement information gained from more formalized' research activities' with more casual conversations,</li> <li>• Can be conducted while riding to the field site, relaxing in the evening, through overnight stays or meals shared in the villages.....</li> </ul>
<b>B. GUIDED OBSERVATIONS</b>		
<p><b>1. Participant observation and analysis</b></p> <p>Basic observation guides and transect walk guidelines</p>	<ol style="list-style-type: none"> <li>1. Community level (through transect walk)</li> <li>2. Household settings/activities (during IDIs)</li> <li>3. Project -level (SILC group meetings)</li> <li>4. Interactions during research activities</li> </ol>	<ul style="list-style-type: none"> <li>• To supplement understandings derived from oral communication</li> <li>• To highlight roles, relationships, activities, gender differences, etc. as well as basic conditions (of village/houses/environment)</li> </ul>
<b>C. VISUAL AND PARTICIPATORY EXERCISES</b>		
<b>With community members, linked to Community Discussions</b>		
<p><b>1. Community timeline</b></p> <p>Technical guidelines</p>	<p>To understand the key trends (both positive and negative) affecting the community over the past 10 years (environmental, political, socio-economic and security)</p>	
<p><b>2. Seasonal calendar</b></p> <p>Technical guidelines</p>	<p>To identify seasonal characteristics of livelihood activities, risks and threats, health conditions, social life (including school year, ceremonies) and map these to the availability and need for cash.</p>	
<p><b>3. Participatory wealth categorization and ranking</b></p> <p>Technical guidelines</p>	<p>To understand community categorizations and characteristics of wealth/well-being groups and estimated proportions within the community</p> <p>To further understand different strategies adopted by households to improve their situation and the place of savings and loans groups therein</p>	

<p><b>4. Institutional mapping of formal financial service providers in the community</b></p> <p>Technical guidelines</p>	<p>To identify formal savings and loans opportunities within the community, along with their key characteristics, strengths/weaknesses/ and degree to which they serve the needs of the poorest</p>
<p><b>5. Transect walk and village mapping</b></p> <p>Technical guidelines</p>	<p>Selected community members</p> <ul style="list-style-type: none"> <li>To observe and map out, in participatory fashion, the basic layout of the community, including settlement patterns (who lives where and under what conditions), service structures (schools, hospitals, banks, shops, administrative offices, NGOs), specific financial services (banks, ATMs, money lender home/office); distribution of economic resources (gardens/fields, animal grazing areas) and public spaces</li> <li>To cross-cut these observations and community mapping with poverty-related discussion and analysis</li> </ul>
<p><b>Linked to FGDs/IDIs with SILC members and others</b></p>	
<p><b>1. Wealth-ranking self-assessment</b></p> <p>Technical guidelines</p>	<p>To determine how SILC members see themselves within the wealth categories defined during the community meeting and to discuss different challenges facing members at different levels</p>
<p><b>2. Mapping of informal lending and support systems</b></p> <p>Technical guidelines</p>	<p>To identify the types, nature, extent of coverage and pro-poor inclusion characteristics of non-formal social solidarity mechanisms (for both monetary and non-monetary transfers, support and services as well as to explore potential patron/client relations arising from these</p>
<p><b>3. Perceptions of barriers to financial inclusion and how to address these</b></p> <p>Technical guidelines</p>	<p>To understand different perceptions of:</p> <ul style="list-style-type: none"> <li>key barriers to participation by the poorest in financial services (in general); what is needed to break these down,</li> <li>the extent to which SILC has managed to break down these barriers as well as factors contributing to success/lack of success</li> </ul>
<p><b>4. Individual profile and timeline</b></p> <p>Technical guidelines</p>	<p>To understand poverty/vulnerability dynamics and responses at individual/household level and to establish a detailed individual timeline in relation to SILC</p>

<p><b>5. 'Before &amp; after' / most significant change exercise</b></p> <p>Technical guidelines</p>	<p>To capture, in visual manner, the key effects/impacts (positive or negative) of participation in SILC along a number of different dimensions</p>
<p><b>D. DOCUMENTARY REVIEW</b></p>	
<p><b>1. Background literature review on country and locality setting and characteristics</b></p> <p><b>2. Analysis of project documents and MIS products</b></p> <p><b>3. Collection and analysis of additional local documentation in the field</b></p>	<ul style="list-style-type: none"> <li>• To supplement field and project-based understanding of the socio-economic context and dynamics in the community by drawing on key secondary sources and focusing on specific information on our study sites and regions</li> <li>• To supplement/reinforce project information gleaned from discussions</li> </ul>

*Note: Detailed presentation, technical guidelines and question guides can be found in the 'Research Toolkit' prepared for field research*

## B. Composition of research team and supporting personnel

**Researchers**

- Carol Watson, qualitative research specialist, international consultant, head of research team
- Gianluca Iazzolino, financial inclusion specialist, international consultant
- Mamy Thioye, qualitative researcher, national consultant

**Research assistance and logistics**

- Moustapha Thiam, Monitoring and Evaluation Officer, EFI Project, Caritas Senegal
- Alexandre Manga, EFI Manager, Caritas Kolda

**Overall coordination, backstopping and participation in research**

- Julie Lawson-McDowall, Research Coordinator, EFI project, Caritas

**Field translators**

- Alexandre Manga, EFI Manager, Caritas Kolda
- Damien Basse, EFI Supervisor, Caritas Kolda, Bounkiling Samekanta
- Edmond Diatta, EFI Supervisor-in-training, Caritas Kolda, Mampatem
- Seydou Diatta, Journalist/reporter for Caritas Kolda

## C. Detailed field research plan

Date/place	Research exercises conducted
Sat., 27 May, Dakar	Orientation/training on research toolkit and final field preparations/logistics
Sun., 28 May, Dakar	
Mon., 29 May	Travel to the field
Tues. 30 May, Kolda	KII's at regional level with Caritas Kolda (2 m); regional government services (3 m); and development partner organization (1 m)
Wed. 31 May, Fafacourou	Courtesy call with municipal councilor (m); 2 CDs (15 m and 15 f.)
Thurs. 1 June, Fafacourou	Village transect walk with selected community members (2 m/1f); KII with EFI supervisor (f); FGDs with members of 3 SILC groups (33 f in all)
Fri. 2 June, Fafacourou	KII with PSP (f); 3 FGDs with SILC committee members (20 f) and guided analysis of SILC ledger books
Sat. 3 June, Fafacourou	1 FGD with former SILC members (5 f); 1 FGD non-SILC members ; 6 IDIs with selected SILC members (3 f, 1 m) and other community members (1 f/1m); overnight in village for casual conversations/observations (football match; meal preparation; children's games...)
Sun. 4 June, Fafacourou	KII and village mapping, municipal councilor (1m); observation of mixed SILC group meeting (7 f/ 4 male) (not one of the groups in our study)
Mon. 5 June, Fafacourou	4 IDIs with SILC members (3 f) and SILC husband (1m)
Tues. 6 June, Vélingara	KIIs at departmental level with government representatives (4 m); and KII with EFI supervisor (1 f)
Wed. 7 June, Coumbadiouma	2 CDs (16 m. and 15 f.) composed of residents of the 3 villages of Coumbadiouma (10 m/8 f), Coumbadiouma Coly (2 m/3 f) and Burucunda (4 m/ 5 f)
Thurs. 8 June, 3 villages	Village transect walks in Coumbadiouma (2 m/2 f), Coumbadiouma Coly (2 m/3f), and Burucunda (2 m/2 f); 3 FGDs with SILC group members in each village (7 f Coumbadiouma; 11 f Coumbadiouma Coly; 12 f Burucunda)
Fri. 9 June, 3 villages	3 FGD s with SILC group committee members and guided analysis of SILC ledger books in 3 villages (7 f Coumbadiouma; 7 f Coumbadiouma Coly; 7 f Burucunda); KII with PSP (1m); IDIs with SILC group members (3 f)
Sat. 10 June, 3 villages	FGD with former SILC members (5 f); FGD with non-SILC members (2 m/4 f) ; IDIs with SILC members (2 f) and other community members (2 m);

	observations of SILC group meeting in Coumbadiouma 18 f); group KII with translator team (4 m)
Sun. 11 June, Coumbadiouma	International team: KII, former school director (m), IDIs with SILC group members (2) and other community members (4 m), observation of manioc planning and visit to Dingeuraye market accompanied by PSP and supervisor
Mon, 12 June Coumbadiouma Coly	Depart for Dakar, international team; National team in village for additional IDIs (3 f)
Tues. 13 June, Fafacourou	Additional IDIs (1 m/ 1 f) and KII with PSP and supervisor
Wed. 14 June, Kolda	Additional KIIs (2 m) et documentation/ analyse at Caritas Kolda
Thurs. 15	Depart for Dakar, national team

## D. List of key informants consulted

### List of Key Informants by Level

#### ***Global/international level***

- Amy Davis, Chief of Party EFI Project, CRS
- Anthony Mangeni, Technical Advisor, Financial Inclusion
- Marc Bavois: SILC/PSP Expert and Manager of the predecessor Gates program
- Samuel Beecher, Research Officer, EFI Project, CRS
- Sophie Teyssier, Development economist, Calipso, Ltd., Consultant for Mid-term Evaluation, EFI Project, CRS
- Nicco Bakker, Consultant for Mid-term Evaluation, EFI Project, CRS

#### ***National level***

- Daouda Sonko, Country Manager EFI Project, CRS Senegal
- Moustapha Thiam, Monitoring and Evaluation Officer, EFI Project, CRS Senegal

#### ***Project level and associated – Caritas Kolda***

- Joseph Leonard Faye, Director, Caritas Kolda
- Alexandre Manga, EFI Manager, Caritas Kolda
- Emilie Clemence Manakabu, EFI Supervisor, Kolda
- Kadiatou Baldé, PSP Fafacourou
- Sylvie Roland Sané, EFI Supervisor, Vélingara,
- Mamadou Thierno Diang Camara, PSP Coumbadiouma
- Damien Basse, EFI Supervisor, Bounkiling Samekanta, Caritas Kolda
- Edmond Diatta, EFI Supervisor-in-training, Mampatem, Caritas Kolda
- Seydou Diatta, Journalist/reporter, Kolda région

#### ***Regional level: Kolda***

- Sada Baldé, Monitoring and Evaluation Officer, Regional Development Agency (ARD)
- Cherif Badjé, Head of Service, regional Community Development Service, Ministry of Women, the Family and Children
- Maguette Diajné, Head of Service, Regional Social Action Service, Ministry of Health and Social Action
- Lamine Diem, Coordinator 'Ta Jeende' program, USAID
- Sadio Mballo, Staistical officer, Regional Statistical Service, National Agency for Statistics and Demography (ANSD)
- Alioune Diallo, Regional Health Insurance Unit Officer

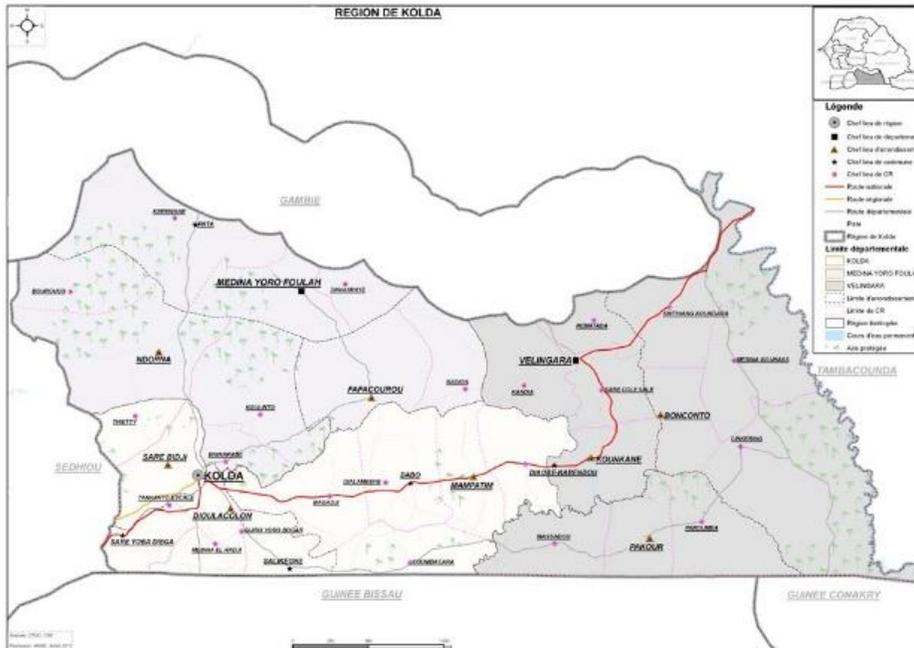
#### ***Departmental level: Vélingara***

- Abdurahman Ndjaye, Prefect of Vélingara
- Mahmadou Ba, Municipal Secretary for the Mayor of Vélingara
- Samba Jomba Camara, First adjunct mayor, Sindhiang Koundara Commune, Vélingara
- El Hussein Sambaré, Livelihoods et Resilience Officer, World Vision Vélingara

#### ***Village level***

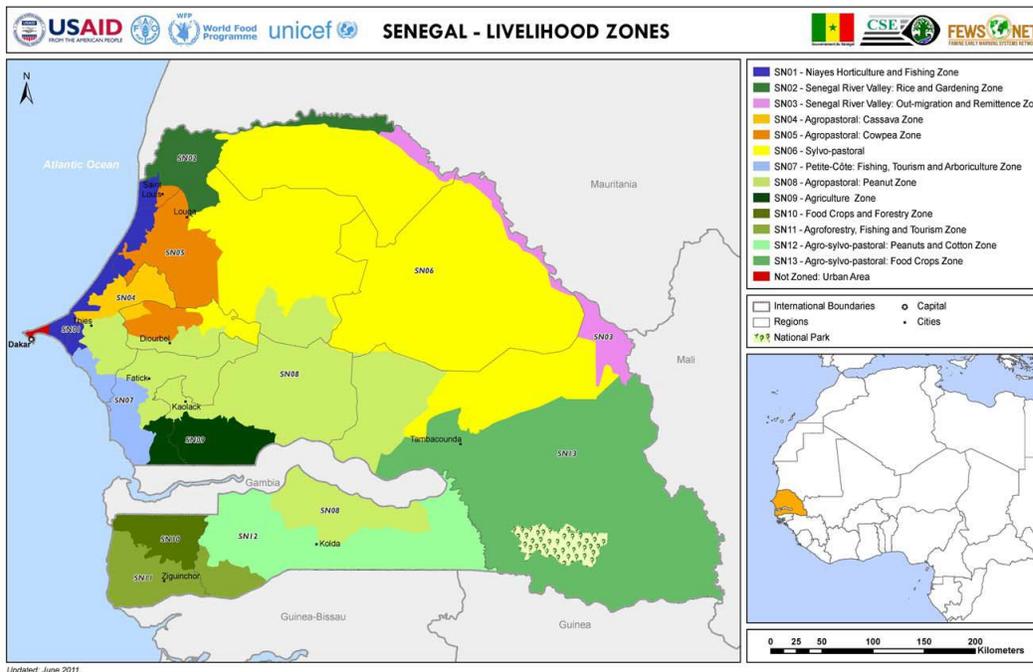
- Amadou Ndiaye, Municipal Councilor,, Fafacourou
- Diery Signaté, former teacher and school pedagogical director, Coumbadiouma

## E. Administrative map of Kolda region



Source: <https://www.gouv.sn/Cartes.html>

## F. Senegal livelihood zones



Source: FEWS NET (2011) 'Senegal – livelihood zones map.' Available online at: [http://www.fews.net/docs/Publications/SN\\_Livelihoods.pdf](http://www.fews.net/docs/Publications/SN_Livelihoods.pdf) accessed 21 April 2017

## G. Comparative indicators on the two regional departments

% villages by department with:	Medina Yoro Foulah	Vélingara
Access to drinking water (standpipe or faucet within 2 km)	12%	13%
Access to health post (within 5 km)	22%	31%
Access to preschool (in village)	44%	51%
Access to primary school (within 3 km)	42%	43%
Access to a grinding mill (within 5 km)	76%	75%
Access to a paved (within 5 km) (route bitumee)	2%	24%
Access to a route lateritique (within 5 km)	56%	74%
Access to a weekly market (within 5 km)	34%	74%
Access to electricity (through electrical line)	0%	3%
Access to a mobile phone network	24%	90%

Source : MEF (2012) *Cartographie des services sociaux de base*

## H. Maps of study villages

### H.1. Aerial maps

#### Aerial map of Fafacourou



<https://www.google.fr/maps/@13.0641801,-14.5630497,2417m/data=!3m1!1e3?hl=en-GB>

**Aerial map of Coumbadiouma and Coumbadiouma Coly**



<https://www.google.fr/maps/@13.1866619,-13.9630287,1745m/data=!3m1!1e3?hl=en-GB>

**Aerial map of Bourcounda**



<https://www.google.fr/maps/@13.1641713,-13.9671979,1536m/data=!3m1!1e3?hl=en-GB>



## I. Community timeline, Coumbadiouma cluster (*example*)

COMMUNITY TIMELINE						
Villages : Coumbadiouma, Coumbadiouma Coly and Burucunda (Vélingara) CD men : 16 participants						
Date: 7 June 2017		Researchers: Carol and Mamy				
Dates/key events	1990/95	1995/2000	2000/05	2005/10	2010/15	today
<b>Environmental (drought/flood/ other)</b>		Good rains	Irregular rains: early rains and then no more 2003 locus invasion 2004 flooding in Coly One village burned		2016 poor rains	
<b>Economic/ Livelihood (prices/markets/loss of crops/animals)</b>		-----Cotton production-----		2005 Fall of cotton market		
		-----groundnuts but fluctuating markets every two years-----		Manioc production.....intensification		
<b>Health/nutrition/ food security (epidemics/ hunger/ malnutrition)</b>		Measles Animal infections/worms (1994) -----reduction of malnutrition as a result of government programmes-----				
<b>Political (elections/policies/lo cal government)</b>				Political clashes from 2009 elections (solidarity shattered by politics)		2012 elections good
<b>Security (political insecurity/war/bandi try)</b>		1992-95 Insecurity caused by a band of bandits (Pate Bangor) from Guinea (cattle thefts, holdups)				
<b>Infrastructural development (social/economic - schools, health centres, markets)</b>		Extensive school construction in the area (2004-2012)----- Construction of Village Health Centre Coumbadiouma			Road construction (MCA) used Coumba's water cistern	
<b>Development programmes</b>		World Vision active since 1995: all domains ----- Sodafitex for cotton----- Three phases of Proged for forest management and energy (I.1990; II. 2011; III. Starting?)				
<b>Financial: including opening of a bank branch/OTC kiosk/mobile money/and savings</b>				Credit Mutuelle (all 3 villages) Cowri (Burucunda) Savings and credit groups: Caritas (SILC),		

<b>and credit groups (including SILC and others)</b>	World Vision (AVEC), USAID (Ayenje)
<b>Overall evolution?</b>	In general, the evolution is positive, in terms of health campaigns leading to better health; more money available through manioc production; new construction in the villages. A remaining negative variable due to climate change is the increasing uncertainty/unpredictability of the rains.

## K. Seasonal calendar, Fafacourou (*example*)

SEASONAL CALENDAR, FAFACOUROU												
Village Fafacourou	Research exercise : CD with women				# participants 14 women	Date	31 May 2017					
	Jan	Feb	Mar	April	May	June	Jul	Aug	Sept	Oct	Nov	Dec
<b>Seasons</b>	<b>Dry season (hottest period)</b>				<b>Rainy season (hot period)</b>				<b>Harvest season (cool period)</b>			
<b>Livelihood activities</b>	Off-farm activities: petty commerce; gardening; search for firewood to stock repair of houses (men); animals far away in 'free grazing' – lack of nearby pasture				Preparation of fields for cultivation followed by planting, then weeding.... Animals in restricted pastures with shepherds to guard against destruction of fields				Harvests – cassava, maize, groundnuts			
<b>Livelihood threats</b>					Wild animals (boar, monkeys) and birds or livestock may destroy the crops; lack or irregularity of rain also an ever-present threat							
<b>Indicators of well-being</b> ( <i>food security, health, nutrition</i> )	Health generally good and enough food until around Feb/Mar.; hot season provokes toothaches				Lean season when people are hungry; rain and changing of seasons also provoke illnesses (malaria, diarrhea) and ' <i>most children are sick at this time</i> '				Onset of cold weather provokes illness such as colds and bronchitis			
<b>Key socio-cultural events</b>	Common time for marriage ceremonies. Many religious festivals ( <i>ziara, gamou</i> )				Circumcision of boys				Return to school			

<b>Availability/need for cash</b>	Money from sale of harvest available; community members also engaged in other income-generating activities	No time for income-generation as everyone is too busy in the fields. Difficult access to credit.	Money from the sale of ground nuts used to pay school fees of children
<b>Participation in SILC/savings and loans groups</b>		Many have particular need for credit at this time in order to buy materials and/or labour for field preparation and planting (others need money all the time)	Additional credit may be needed for school fees if harvest not yet in or not sufficient

## L. Participatory poverty classifications and characterizations

### L.1. Fafacourou

PARTICIPATORY POVERTY CATEGORIZATIONS AND CHARACTERISTICS: FAFACOUROU (Based on composite findings from CDs with men and women)				
Characteristics	Poorest	Better off than the poorest, but still poor and vulnerable	Middle/easy	Well off/rich
	<i>Basso</i>	<i>Buroldo (or Buroro Baso)</i>	<i>Djoguido (Seda)</i>	<i>Djauma Joudi or Djoguido Abere</i>
<b>Economic</b>	No land or animals; work on the fields of others or are loaned fields to work on, but sometimes too tired to do that. They have no assets and so cannot be productive. Some resort to smuggling timber or otherwise rely on social solidarity	May own a small plot of land and cultivate a little (millet and maize). May also have small ruminants (1 or 2 goats, sheep, a donkey) and perhaps one cow. May possibly have a cart. At times, however, no big difference between buroldo and basso.	Have adequate agricultural land and equipment (carts, ploughs, planters, draught oxen) and cultivates a lot; also own herds (typically 10 or so cows, 1 bull, some goats and a horse) but maybe more. May have a household member who is salaried – often a civil servant.	Own many hectares of land, with all necessary agricultural equipment – including tractors; employ workers to work for them; also have livestock (can own up to 100 head of cattle). May also be salaried or in business.

<b>Housing / living conditions</b>	Houses generally with thatched roofs, no pit latrine, unhygienic. But may sometimes benefit from assistance and are housed in the compound of someone which is rich, so their houses are not always distinguishable as poor – can be like the buroldo. <i>‘So if we try to define poverty by the type of houses people live in, we could go wrong – the poor suffer from problems that are not necessarily linked to habitat, to other, not –so visible criteria’</i>	Houses of mud brick (poto-poto), thatched, enclosed or not enclosed; a well within the compound, but not a faucet or borehole for drinking water; sometimes small solar panels	<i>‘Always sheltered from need’</i> (à l’abri de tout’). Houses are made of brick or cement plastered walls, covered with corrugated iron; <i>‘sometimes even nicer houses than the Djauma Joudi’</i> . May have a solar panel.	Sometimes nice houses (they lack for nothing and may even be connected to a power system for energy); but sometimes not; their riches are sometimes not made visible – they do not show them
<b>Transport</b>	Walk	Have bikes	Have motorcycles	Have vehicles
<b>Food</b>	Often eat only 1 meal a day, (often millet and lalo – baobab leave sauce) depending on the season. But because of social solidarity, they can usually find food with a neighbor or someone to help and so can eat more often. Eat meat only occasionally or in special circumstances. <i>‘If a cow is slaughtered in the village, they will be able to buy only ½ kg.’</i>	Have enough in quantity (eat 2 or 3 times a day) but not in quality - their meals are really not all that appetizing - mostly <i>‘lathari and jambo’</i> (couscous and vegetable bouillon cube sauce).	They have acceptable meals and the means to nourish themselves and their children adequately, but sometimes they and the richest families can have malnourished children because of lack of knowledge or because they do not want to spend money on food. In any case, no problem to buy rice, eat and fish.	They eat for the most part what other people eat, but more of it and more variety/diversified. If a cow is slaughtered in the village, they will buy 2-3 kg. But sometimes they eat less well than the djoguido due to lack of knowledge.
<b>Education</b>	They invest in their children’s education; the child can go up to the last class; they benefit from assistance and social solidarity from the school (referring to program to promote the education of vulnerable children)	They invest as much as possible in their children’s education. Outside of school hours, their children help in the fields and with other chores.	Children are well dressed and parents usually invest well in their education, but sometimes not.	Some children can go up to university – but others not as some parents do not invest much in education.
<b>Health</b>	They suffer <i>hege</i> (hunger/ malnutrition) along with malaria and malaria, which is a big problem. Often depend on informal social solidarity networks if they need to go to hospital for serious illnesses.	Suffer small ailments and sometimes malaria during the rainy season. They regularly use the health post; can sell a goat to meet immediate health costs	Have no problem answering their health needs	Normally, they use the health post in the village, and when very sick, go to the hospital in Kolda.

<b>Sources of/access to revenue/cash</b>	Work in the fields; labour for others; solidarity. But very volatile incomes with no support from relatives abroad.	Agriculture plus sale of small ruminants, but incomes are irregular so they are often part of tontines	Agriculture / livestock raising/salary. May sometimes have a bank account or go through waris to receive remittances from relatives abroad	Agriculture/ livestock raising/salary/business...Use banks as well as Wari, Western Union and Orange Money
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## L.2 Coumba Diouma and neighboring villages

PARTICIPATORY WEALTH AND WELL-BEING CHARACTERISATION/RANKING: COUMBA DIOUMA, COUMBA DIOUMA COLY AND BOURCOUNDA (Based on composite findings from CDs with men and women)			
Characteristics	Poor	Middle	Well-off
	Basso	Samouri/Djoguido	Djogido/Ngaldudo
<b>Economic</b>	Have no agricultural material or animals (just a few chickens perhaps, but no goats, sheep or cattle). They may borrow lands to cultivate or may work on others' lands, but generally have poor yields. <i>The basso are 'cursed' because in spite of their efforts they cannot rise from poverty.</i> Many among the Basso are Pulafuta (original immigrants from Guinea)	Generally have at least 1 donkey, maybe a horse, some chickens but just a few heads of cattle (though some may have none). May farm 2 hectares of land with one small tilling instrument 'machine a labourer'. Some may be functionaries (civil servants, such as school teachers.)	Own more land – 10-12 hectares and more agricultural materials, draught animals (maybe 3 pairs of drought oxen) and a tractor; they can command more labour. They may also have between 50 and 200 head of cattle along with goats, sheep, chickens. Some are also traders and Some of the wealth may be inherited
<b>Living conditions</b>	House of mud with straw roof; no electricity; a pit latrine but may or may not have water from a well in the compound – many need to get water from the public borehole. Cooks with firewood – no solar panels.	House of mud-brick with straw roof – though sometimes a few corrugated roofs as well; will have a radio but no electricity, though maybe a small solar panel to charge the radio or phone; water from well in the compound; may have a bike. Cooks with firewood or charcoal.	House will of permanent material - concrete ('en dur') and often rectangular instead of round. May have electricity from solar panel and even a television May have a water faucet in the compound – otherwise well water. Cooks with wood or charcoal, but sometimes also gas
<b>Transport</b>	Does not even have a bike, so goes on foot	Normally have bikes as well as a cart	Will have a motorcycle and some may even have a car.
<b>Food</b>	May eat once a day, or eat the leftovers of the first meal later in the day or for breakfast the following day. Meals are poor in nutrients – particularly protein. Staple foods are millet couscous (fouti) with baobab leave sauce (nialang-lalo). May have fish occasionally, but meat only on big events or through solidarity ties with djogido who may provide them with food (including, for example, milk – a djogido	Might eat 2 or 3 times a day – the same things as the basso but more quantity; for example 2-3 kg rice (though more often millet); meat only occasionally - 1 or 2 times a month, or on special occasions; fish, milk occasionally.	Eat the same food as the samoury but in more quantity (e times a day, and sometimes even four!) and also more variety. Might eat meat once a week, on Sundays; fish perhaps daily, 5 kg of (imported) rice. Also drink milk. But still their children may be malnourished due to lack of knowledge.

	may permit a basso to milk cows and take some of it for consumption)		
<b>Education</b>	Parents will make efforts to send their children to school who might be very intelligent, but may not go far – up to CM2 or 6 <sup>th</sup> form, having to drop out later mostly due to school fees at higher levels (as well as opportunity costs) unless there are NGO sponsorship efforts or government programs for them. Situation the same for both boys and girls. <i>‘Those who are the hardest off (the tiredest) are those to aspire the most to change and send their children to school’</i>	May go up to 3 <sup>rd</sup> or 4 <sup>th</sup> grade, and some even enrolled in secondary or college. Parents sometimes have a basic education	The parents may be rich, but their children don’t necessarily all go to school or do well; some, however, have the means to send their children to university.
<b>Health</b>	Can be the recipients of a social grant that offers full health coverage, but this is sometimes beyond their reach (participation costs for large families are high).	Struggle to afford health care for the family (medicines, medical check-ups)	Can take care of all health-related expenses, but in any case are less prone to fall ill because of their healthier lifestyle (more food, access to water and sanitation, better living conditions, etc).
<b>Financial</b>	They are the most constrained. They have no guarantees or property to offer as collateral. They look for patrons of various sorts to help them accede to loans/credit. May be invited to join a tontine, but have to enjoy a good reputation to reassure the others.	Can go to the banks or microfinance institutions or take loans through the parastatals. May also serve as guarantees for others (basso)	No need to go to the bank as they already have enough money! But easy access if needed to micro-finance and banks

x

