

Results of Study of Post-Project Replication of Groups in COSALO I

In September 2011, DDD conducted a short study of savings groups created under a project called COSALO I, funded by FSD and implemented by CARE. The purpose of the study was to get a quick overview of the degree to which COSALO groups have replicated since the end of project funding in June 2010, and to provide insights for the design of a larger study on the quality of delivery channels.

54 groups were representatively selected from amongst about 2500 groups listed in CARE’s locator forms as having been created by franchisees and faith-based organizations in Nyamira and Rachuonyo regions. The first phase of the study had group members asked whether they were members of, or knew of, additional groups not trained by CARE. We briefly interviewed some members of these additional groups to confirm their existence and get some basic information about their functioning. In the second phase, we had intensive interviews with several groups, CBTs, a franchisee, an FBO representative and CARE staff to understand more deeply the motivation and mechanisms for creating new groups.

This study did not review the level of savings or return on savings as most replicated groups had not yet completed their first cycle.

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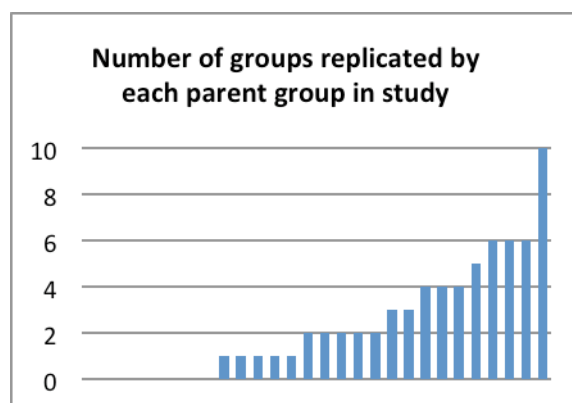
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1. Key findings

Replication was the norm, with the average group creating nearly 2 additional groups in the 14 months since the project ended. Three quarters of all groups had replicated.

The most important drivers of group creation in our sample were:

- Members of existing groups creating new groups, often by upgrading an existing ROSCA
- Clusters of COSALO groups bringing new groups into their cluster
- CBTs creating new groups on a fee-for-service basis
- Given that the number of groups far outweigh the number of CBTs, group-driven replication was by far the dominant mode of post-project replication. For every group visited, more than 2 new groups had been formed by members. Although CBTs had also created new groups after the project ended, they were much less productive: in fact, they only created one new group for every 10 COSALO groups they had worked with during the project. The difference in productivity is enough to suggest the need to re-think the current SG model in relation to the post-project role of CBTs, in favor of appropriate tools for groups to drive the replication process through members as the primary channel of replication..



Other observations

- In order to maintain trust in the process, groups required ongoing supervision and assistance with calculating and administrating the share-out. While member-formed groups were not willing to pay up-front for a CBT, they were willing to pay an objective third party (council of elders or CBT) to assist with conflict resolution and share-out.
- Training in member-formed groups was informal; groups were hungry for formal training especially for record-keeping and would probably be willing to pay for this, at least for a few members.
- CBTs were facing a challenge creating new groups and overall felt the business model could not support full-time employment for themselves and assistants. The main reason cited was that in areas where training had formerly been free, groups were reluctant to pay for training by the CBT (especially up-front).

2. Results of the Replication Counting Exercise

Yes the groups do replicate, on average doubling the number of groups in the 14 months since CARE stopped paying stipends to Community-Based Trainers (CBTs). Both CBTs and group members are major motivators of new groups, but the total number of new groups created since the project by members is likely to far outweigh the number created by CBTs since CBTs are much fewer.

Numerical results

	Nyamira	Rachuonyo
Clusters visited	4	
COSALO groups in cluster	12	
Replicated groups in cluster	21	
Replication rate per cluster group	1.8	
Groups visited	28	14
Groups with no replicated groups	8	6
Replicated groups found	67	25
Group formed in Natal village	3	1
ROSCA upgrading	16	8
Member formed	40	15
Splintered	1	
Inspired by	4	
Upgraded(general and not ROSCAS)	3	1
Replication rate by members	2.4	1.8
CBTs visited	9	4
Average number of COSALO groups per CBT	107	61
Fee for service groups created	89	34
Replication rate per CBT per group	0.09	0.14
Special case - Joseph Bange - CARE trained social entrepreneur	26	
Total new groups	203	59

Given the sample size of 54 groups, we should be cautious about extrapolating too directly. However, the results were quite consistent between the two regions despite significant geographic differences (Rachuonyo being about twice as densely populated as Nyamira).

Drivers of Replication

The main drivers of replication are described below:

1. Clustering

From the four clusters visited, a total of 12 groups were seen. Out of these 21 groups were replicated. The replication rate from the clusters is 1.8.

Clustering is an important aspect of forming groups, one franchisee (Richard Bosire) highlighted that it saved on cost as one could have many groups meeting at the same time and have the different CBTs there. It also makes monitoring of groups easier especially if one has many groups in the area.

We also understood that after groups are well established, they frequently leave the cluster to meet in their own village, reducing their contact with the CBT. Thus although clustering offered efficiencies in initial training and subsequent replication, it affected far fewer groups (12 out of 40 in Nyamira where clusters were common) than we might have imaged from the locator forms provided by CARE (where it appeared that a majority of groups were actually meeting in clusters).

2. Member created groups

There were 67 groups found in Nyamira and 25 in Rachuonyo that were member initiated by different methods including:

a) Natal Village

Natal village groups are groups that have been formed in the home village of members (mostly women). In total, there were 3 groups in Nyamira and 1 in Rachuonyo that were replicated by this method.

b) ROSCA Upgraded

This is defined as groups were initially doing ROSCAs but have since shifted to GS & L. This study found 16 such groups in Nyamira and 8 in Rachuonyo. We found no groups labeled as GS & L that were in fact ROSCAs according to the descriptions of the members.

c) Member formed

These are new groups formed by members. Mostly a new group is formed when one or more members get together non-trained people and form a group. In total 40 groups in Nyamira and 15 in Rachuonyo were found in this category. From the study, this method seems the most common.

d) Splintered group

This is where the core membership in a new group comes from an old group. Only one group was found with this method in Nyamira.

e) Inspired by

This is defined as groups where there is no direct relationship with a CBT or a member of a CARE-trained group. A total of 4 groups in Nyamira were found in this category and none in Rachuonyo.

f) Upgraded

These are the groups that have been upgraded either from a welfare group or agro based group that have shifted their methodology to GS & L. A total of 3 groups were found to be in this category. These groups were not originally ROSCAs.

Overall, the replication rate by group members were seen to be 2.4 in Nyamira and 1.8 in Rachuonyo, which is a very similar rate despite the lower density in Rachuonyo of both population and groups.

3. CBT trained

These are groups under Fee For Service (FFS). From the 9 CBTs in Nyamira a total of 89 groups were found whereas from the 4 CBTs in Rachuonyo a total of 34 groups were formed. This translates into 9.9 and 8.5 replication rate respectively, also very similar rates.

Marketing strategy

There were various methods used to advertise the CARE GS & L services. Both the franchisee and the CARE staff highlighted using social gathering for example barazas, churches and funerals to market their services. They also highlighted using Village Agents to go market their services and mobilize groups. CARE staff highlighted that even though they use franchisees, FBOs and direct method to market GS & L, Franchisee methodology seem to bring in more numbers as compared to the other methods.

3. Group Process in COSALO replication study

Several key elements of COSALO methodology were successfully replicated into the new groups, including member-formed groups. These included:

- Savings of variable amounts
- Borrowing of variable amounts
- Borrowing for interest
- Share-out at the end of the year

Innovations and deviations from the method were common in member-formed groups in so far as other elements of the methodology are concerned. We observed that:

- Punctuality was not enforced
- New members could enter group at any time in the cycle
- ROSCA alongside (virtually universal especially in ROSCA-upgraded groups)
- “social fund” and other special funds were common
- Lock box and rules about lock box were not enforced
- Member could belong to more than one group
- Formal process was not recognized or non-existent, leading to confusion and conflicts

We observed that member-formed groups did not believe themselves to have been “trained”. Training received had been more of the informal persuasion type. Groups hungered for some more formal training, especially as related to record-keeping.

Record-keeping appeared to be a particular challenge for member-formed groups, causing them to hire CBTs to calculate and oversee the share-out. They were not using CARE-issued recordbooks but instead the cheaper and more common exercise books.

Process Observations

All the groups followed financial methodologies as listed above. However, on administrative issues we noted the following:

Punctuality

Using CARE COSALO GS&L methodology, punctuality is seen as a core component of group discipline. In CARE-trained groups, we observed that members were always on time probably because of discipline instilled by the methodology or because of fear of being fined for lateness. During a focus

group discussion with CARE staff, one of them mentioned that 'getting money in the villages is not easy, an old/low resource mother would rather be early for group meeting than risk being fined 20/= for lateness.' The Fee For service (FFS) still closely follow CARE methodology on punctuality.

Punctuality was however not the key thing with member-formed groups. A visit to one of the member formed groups (Iringa – Rural Pilot Women Group) showed a true lack of respect for time. The group was to meet at 9 am but ended up meeting at 11 am because most of group members had to go and pick tea first.

Registration of the group and election of officials

Registration is a formal way in which groups submit their constitution and contact details to the Ministry of Gender and Social Services. This was mandatory for CARE COSALO groups. It was important to note that spontaneous groups also registered with Ministry of Gender and Social Services. Most of spontaneous groups had bank accounts and the only way to do this is first of all to register the group.

Even though groups say they elect officials annually, the same officials seem to be elected every year. This was attributed to the trust group members had in their officials and the fact that group members regarded their groups as infants that had to be shown the way by knowledgeable people in the group.

Record keeping

Basically, every group whether COSALO or not keeps records. The only variation was the type and number of books used.

In COSALO, there was a black book used by the book keeper and a savings and loaning book for each group member but updated by the record keeper. Groups that did not have CARE savings and loaning book improvised a note book or exercise book to keep similar records. FFS groups strictly use COSALO record keeping methods with a few improvising savings and loaning books.

Other forms of groups (member formed, splint, inspired by etc) do not quite adhere to this kind of book keeping but have one black book kept and updated by the secretary. It was only in one inspired by group where similar records were kept by three officials with each official having his/her book (Chairperson, Secretary and Treasurer).

Share out

This was found to be an administrative nightmare for most groups visited (COSALO 1, FFS and others). It came out strongly in most groups visited that groups needed a neutral person to help calculate share out. This person's presence was also instrumental during the share out. Since most spontaneous groups were aware of the existence of CBTs, they sought this service from the known CBT or from village elders.

It was also evident that group members' confidence in distribution process was key as one of the groups visited (Nyakongo Brick Makers Youth Group) split from the mother group because the mother group did not convincingly calculate the share out (issues of principal, compound interest etc).

Security

In the COSALO methodology, security of group finances is ensured by encouraging total borrowing of amounts saved. In addition to this, each group has a box with three lockable points. The keys to the three padlocks are stored by three different people to discourage theft of box content.

In other replicated groups, FFS groups excluded, excess money is deposited in the bank. It was only around Manga that many groups deposit excess money with the District Commissioner's office. They only get this money back in December when they are to share out. Once kept at the DC's office, the money does not generate any interest even though security is guaranteed. The DC's office provides this security at a fee (the group officials could not disclose the amount to us except mentioning that they only pay it in the months of September, October and November as this is the only time they have excess liquidity).

Midway entry into and exit from the group

Midway entry into the group was not allowed by groups practising COSALO methodology (FFS). They however allowed a team of people to come together, get trained on COSALO methodology and start their own group that could be in a cluster or just be on their own. It was however a different story particularly with member formed groups that allowed entry at any point of group cycle. To them, as long as a new member pays for shares equivalent with the rest of the group members and pays interest accruing to that point then there is no problem.

The rules were similar for both types of groups in cases of exit as members were not allowed to withdraw their shares midway from the group. They were instead to wait until the end of group cycle to terminate like any other group member.

Conflict resolution

Interview with CARE staff made it clear that GS&L has an inbuilt conflict resolution. This makes few cases reach CARE staff as the program is meant to empower groups and their officials. To them a way of instilling discipline is ensuring all group members attend all the initial training. This makes them have a common understanding hence limiting misunderstanding. CARE tries to minimise problem solving activities so that quality time is taken increasing program expansion.

The spontaneous groups however have two levels of conflict resolution; resolved by officials or resolved by group wise men (wazee). They solve group problems by officials and if this is not effective they invite wazee to mediate. When wazee mediate successfully (which they do all the time), each of them is given lunch (250/=).

4. Role of CARE and CBTs in group replication

Member-trained groups are far and away the major motor of replication, accounting for nearly 10 times as many groups as the CARE-trained CBTs. It will take time to know whether the member-trained groups endure as long as the CBT-trained ones, or whether this rate of replication has already hit its maximum in the first year.

CARE has invested in the handover to a fee-for-service model, however the earlier existence of free training has poisoned the well perhaps fatally for people in the same areas to accept to pay up-front fees. In

addition it's possible that the project had already incorporate all the most like group members (most economically active, most associative, most financially astute etc) given the very high density of groups especially in Nyamira.

It's clear that there is a problem with the business model for CBTs – at present they are not earning enough to justify it as a full time occupation (supporting both franchise/FBO organizations and their assistants and agents). But psychic rewards are high and CBTs are continuing to invest in the model.

Business model for CBTs

The business model that we observed was quite standardized. CBTs charge a standard fee of 250/- per member, of which 50/- is for the passbook. CBT's provide 5 days of initial training and 8 follow-on visits at crucial times such as the first savings, first loans and calculating and monitoring the share-out.

CBTs generally complained that the business model was not attractive. The number of replicated groups was too small (an average of about one new group a month) for them to make money given their costs which included passbooks and transport to visit the groups. They had several strategies to improve profitability:

- Approaching virgin markets such as neighboring districts where people have never observed free training. This is of course counterbalanced by the likelihood that they won't value the model either
- Hiring assistant CBTs and village agents who live in the village and can attend meetings more cheaply. While they provide ongoing supervision of the group process, they do not conduct training or share-outs. They were quite general in our sample and earn 50/-

Thus the CBT receives 250/-, pays the assistant 50/- and buys the passbook for 50/- leaving 150/- leaving them with 4500/- per group per year to cover 13 visits including travel.

There is no standard fee for supervising ongoing groups, we understand that if CBTs are called in to help they will charge for it at rates of 50-250/-.

At present it appears the franchisees and FBOs are not earning any consistent fee.

If groups who have not already paid them request their help in calculating the share-out, the CBTs will charge a standard 1% fee.

We have also heard of CBTs earning some "thanks" in terms of gifts such as chickens, but we did not observe that in our study.

The ongoing need for Adjudication

It was a recurrent theme in our meetings that groups required neutral third parties to be available to settle disputes and ensure objectivity a key moments, especially during the share-out. Where groups are not willing to pay for services they are still willing to pay for help settling disputes or calculating and overseeing the share-out (by a CBT or in some cases by a group of "wazee"). The idea that groups can function entirely independently was not borne out.

The motivations of CBTs in replication

Although CBTs said they were apparently unhappy with the business prospect, they were nonetheless preserving. Behind the business prospect in CBT work, the social fabric had gotten strong with most of the group members of groups that had gone the full circle. Any invitations by the old groups or new groups with recommendation from a member of an old group could not therefore be easily dismissed. In order to break even, the CBTs are naturally forced to encourage formation of new groups as they provided fee for services received and thus provide continuity.

Given that the project had a name of COSALO 1, some CBTs still hope for a COSALO 2 and so on. This makes them continue to hang on with hopes of a better tomorrow. Those who were operating under franchisee or FBO still hopped for business deals from their direct employers (Franchisee or FBO).

Pride and respect that comes with being a CBT is so rewarding that most of them agree to hang on even if it is not for the money. A CBT (Meshack) said that 'I am so glad to be among the few who know and can teach about Group Savings and Loaning. I am able to be called by my community members so that I can train them'.

The motivations of members in replication

Members' motivations were mostly for psychic reward "I'm doing something good for my village" and also for recognition as Mwalimu, a teacher or expert. The feeling of contribution towards own community development made some of these member teachers to form as many as 2 – 3 groups which they had to be members of and nature. One of these member trainers even gave his business house at a local market centre as a meeting point for a group that he was training and nurturing.

The other aspect that did not come out clearly but was insinuated was being held in high regard in the community (being an official in the group or being one of the think tanks of the group).

5. Considerations for future projects and future study

Given that replication is the norm, issues for consideration include:

- What's the minimum number or density of groups to stimulate replication in a given area?
- What are the implications for training CBTs and groups? Should members be oriented from the first meeting towards replication in terms of their depth of knowledge and sense of responsibility?
- Given the significance of member-driven replication, should there be a greater investment in capacity-building members of project trained groups so that they are equipped with the TOT and accounting skills to train others?
- Related to the above, can the methodology be simplified to make member driven replication more effective, reduce reliance on outsiders to for calculation, and reduce disputes relating to record keeping in member trained groups?
- Given the effectiveness of member-driven replication, should the post-project role of the CBT move from training to supervision/adjudication?
- Are member-formed groups as successful in the long term (in terms of sustainability, savings rate or return on savings)? What additional inputs do they need to increase their effectiveness?

- Will an earlier emphasis on a transition to fee-for-service have the negative effect of reducing spontaneous group formation, by CBT discouragement of these initiatives?
- It is clear there will be a ceiling on the total number of groups that can be created in a given region.
- Record-keeping needs to be simplified to accommodate the realities of member-formed groups which are the huge majority. Similarly, the ongoing role of a monitor/adjudicator needs to be built into the sustainability model.

6. Thoughts on Quality of Delivery Channels study based on short COSALO replication study

Overall purpose of the study is understood to be: **what does it take to institutionalize GSL methodology in a community such that:**

1. Membership is high (anyone who wants to can belong)
2. Groups are stable and long-running
3. Returns on savings are above zero
4. Safety and consumer protection is good
5. The cost of getting the whole system going (critical mass or possibly critical momentum) is minimized

From what we saw in the field:

1. Membership is high (anyone who wants to can belong)

This seems to be true or nearly true in Nyamira and Rachuonyo, given the high number of groups per population and their geographic coverage, as well as the high degree of replication (and the share of male members at approx 30%).

2. Groups are stable and long-running

I think this should be a key target of the next study. We really didn't get any feedback on this, but groups trained by CARE seem to have gone all the way through a first cycle ie CARE's role in the training seemed substantial.

3. Returns on savings are above zero

We did not review savings rates or returns at all. We did note that all the replicated groups we saw were set up to charge interest on loans and therefore provide a return on savings.

4. Safety and consumer protection is good

We did not review this either, other than to say that we didn't encounter any case, replicated or not, where the members had lost their savings either through fraud or theft. However, it was clear that the potential for disputes was omnipresent, there was confusion about how the share-out was calculated, and there is a long-running need for a 3rd party to be available as an arbiter.

5. The cost of getting the whole system going (critical mass or possibly critical momentum) is minimized

We clearly saw that the critical mass/momentum had been reached in Nyamira or Rachuonyo but have no information as to where the minimum lies, except to note that FBOs and franchisees were more efficient than CARE staff directly in creating new groups.

From our study, it's clear that member-driven replication is a major force behind the widespread adoption of the methodology, which implies a level of institutionalization in the community. The Quality of Delivery Channels Study should presumably look at what improves the rate and quality of member-driven replication including:

- Initial information to the CBTs and groups
- Which specific methodologies are taken up by replicated groups and which are not and what is the effect on quality and sustainability? This will help to determine which "quality" indicators are necessary and which can be dropped.
- The research methodology should seek to understand which are the most important administrative elements and focus on these. Items that groups see as peripheral will be lost as the groups replicate.

Some possible directions for the larger study:

Consider household-level counting exercise

Given the high likely penetration of COSALO groups in the population, it would seem worth considering a household-level survey to see what the actual outreach has been of the project and its replicated groups.

Consider longer-term panel study of group evolution and longevity

It also seems important to understand what happens to the groups after training and after the first cycle.

Consider testing some of the propositions with experimental design in future projects

Would it be possible for instance to test the critical mass or momentum for replication, changing the project focus according to results?

Interrogate CARE data for information to triangulate with these findings

Although there are limitations to the information that CARE has collected for its own internal uses (see more below), it would be useful to triangulate the locator forms with the MIS in order to get a bit more clarity on the total number of groups created in the COSALO project:

- Discover to what extent it is clear in the CARE data that members belong to more than one group. The drawback with this is that the only way to identify someone uniquely is by their ID number. Many members may not have IDs (or the ID numbers may not be captured correctly or at all) while having similar names. On the other hand, names may not be collected consistently.
- Compare the number of groups trained by CARE in the locator forms to the number of groups recorded in the MIS to go through at least one cycle (share-out). This would provide the minimum number of groups that have successfully completed training and would provide a useful counter-check on the total number of COSALO groups reported by CARE.
- If it were possible to go further and follow actual groups through share-out in the MIS, it might be possible to get a clearer idea of the history of the groups, including some initial conclusions about

the quantity of savings and return on savings. However, this might not be possible, or might be better suited to a larger or independent study.

If not possible to get a more solid figure on the total number of groups created by CARE, it may be worth doing another short counting exercise (perhaps once again in the Manga region where we found a diversity of types or replication) to see how many groups (original and replicated) one person may belong to on average. While again this would be a small sample and not necessarily a robust result, it would provide further corroboration (or refutation) of the observations of this counting exercise.

7. Notes on Data and Methodology

Sampling

There were about 4400 groups in the locator forms we received from CARE for the COSALO project area distributed as follows:

- Nyamira- 2437 groups in the locator forms. This region has since been reorganized administratively and now covers part of Nyamira, Manga and Masaba districts, but not including Borabu location.
- Rachuonyo- 726
- Vihiga- 1352

Jointly with FSD we decided to concentrate the study in the area with the highest density of both groups and population (Nyamira) and contrast with the area with the lesser population and group density (Rachuonyo).¹ Therefore Vihiga was not covered in this study.

From the locator forms, we randomized the selection of 28 groups and four clusters in Nyamira, plus 14 groups in Rachuonyo, approximately a 2% sample of the total number of groups.

Sampling was effected as follows:

- Elimination of CBTs managed directly by CARE ie this study focuses on the CBTs managed through the channels of franchisees and faith-based groups
- Elimination of groups that do not have meetings during the 2-week counting exercise (approximately half of the groups)
- Randomization within logistical limits based on:
 - Proportional representation of the channels
 - Proportional representation of CBTs within their channel
 - Proportional geographical distribution across the two geographical regions

When we got on the ground however we discovered that in the 14 months since the project end, there had been quite a number of changes to the group meeting times and we were not necessarily able therefore to meet the selected groups. In fact in Nyamira we only met 3 of the 32 groups at the indicated time and place.

¹ Nyamira district has a population density of 818/km² whereas Rachuonyo is only 403, according to the 2009 census.

We decided to accept substitution of a group meeting in the same general location at the time that we are actually in the field, thus bringing the number of groups actually visited in Nyamira to 28. All four clusters were available at the time and place mentioned.

Counting Exercise Methodology

We had two lines of information: group members and CBTs. We met with the groups and asked members to let us know about other groups they may have started, participate in or know about. Then we interviewed some members and leaders of the new groups to confirm that the information was generally correct.

The second set of informants were the CBTs. Again, we asked them to give us information about new groups they had created and then met with some of the new groups to understand whether the information was generally correct.

In-depth Interviews Methodology

We selected 6 replicated groups for in-depth interviews, where we met with the main officers of the group to discuss with them in more detail how and why their group had been formed, as well as to find out more about the group process, training and ongoing relationships with outsiders such as CBTs.

We also had in-depth interviews with 3 CBTs, 1 member trainer, 1 franchisee, 1 FBO and 3 CARE staff to find out more about their role in motivating replication.

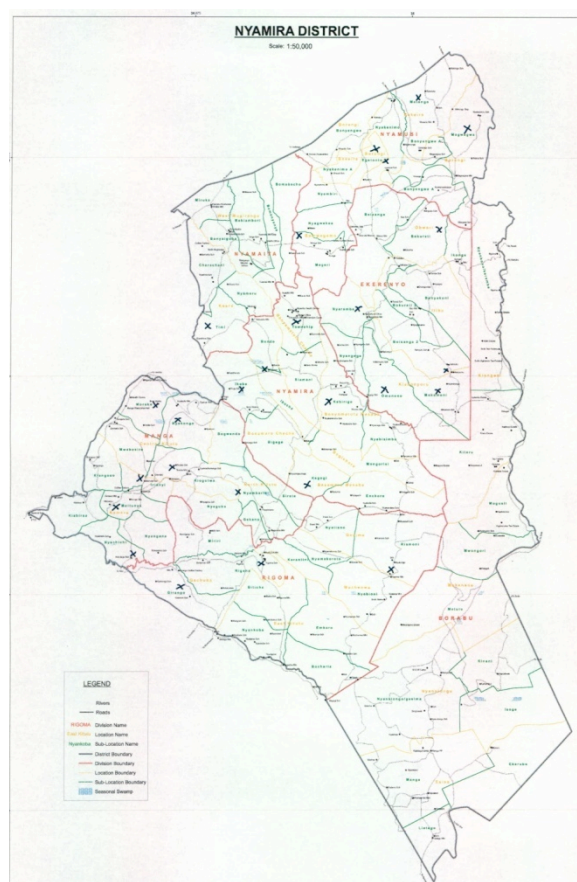
Limitations of the CARE locator forms as a source of group information

CARE had provided their group locator forms, which indicated groups trained under the project, including the location, sub-location, landmarks and a phone number of a contact person. This information appeared very comprehensive but we discovered that it is actually of limited usefulness in terms of knowing the total number of groups in the region, or of making an extrapolations from the observations from the short study.

We visited a broad geographic area and found groups in all the locations (see map).

We noted the following problems with using the locator forms as a main source of group information:

- We met groups, clusters and even one CBT who were not on the locator forms.
- Group names are not correct (may not reflect groups' decision to change name) which affects the total count of groups as they are possibly double-counted.
- Based on the locator forms, in Nyamira, over half of all groups appear to be clustered. However on



Picha 1: Locations of groups sampled in Nyamira

the ground we found far fewer cluster meetings (only 4 of 28). Clusters may scatter after the initial training and be found in another time and location from that indicated on the norm.

- We found rare cases where the group has actually dissolved.

After observing these data problems, we went back to the original sample and called all the contact people indicated on the locator forms and found the following:

Number of groups	Results
10	Number is not going through
7	Not longer member of that group (one group had dissolved and 3 were members of a different group)
3	Successfully met group
8	Group exists but does not meet on the indicated day/time

Uncertainties for extrapolation

Based on our observations, our review of the locator forms, and the results of the replication study, a number of uncertainties arise.

The overall number of groups (2400 in the project in Nyamira) is very high. If we assume that each group

consists of 30 people (which is what we observed), and that there is no duplication of group membership, that would imply about 30% of all women in Nyamira were enrolled in the project (without counting replication). While this is possible, it would be quite surprising.

We were not able to tell anything about the degree to which members may belong to more than one group either concurrently or over time. Similarly we were not able to tell what share of groups may have dissolved, or regrouped or splintered.

It seems difficult therefore to extrapolate from the replication study (where we observed that successful groups and clusters replicated at about 2 groups per original group created) to the broader population, because it is quite unlikely that 85% of women in Nyamira belong to an ongoing, successful group.

On the other hand, we also have no idea how many groups were creating during the project but not reflected in the locator forms, but it is clearly a significant number (3 of 28 sampled in Nyamira).

Extrapolation is difficult (Nyamira only)	
Total groups including CARE direct (from locator form)	2,437
Members per group	30
Implies members in total (30 per group)	73,110
of which women	51,177
Total women in Nyamira region > 15 years	179,657
% of women in the district in COSALO project	28%
if replication is ~2 then % of women in COSALO and replicated groups	85%

Annex 1: Research team

Researchers:

Amolo Ng'weno (overall leader)

Joe Adero and Michelle Hassan (qualitative field interviewers)

Annex 2: List of groups visited - Nyamira

GROUP NAME	CHANNEL NAME	CBT NAME	SCHEDULED MEETING TIME	LOCATION	NEAREST MARKET
ABERIGERIA W.S.H.G	LEONIDAH	JOASH	8 TH Monthly	MAGWAGWA	KABSUSERI MRKT
BOKERAGE M PURPOSE	RICHARD BOSIRE	DENNIS	After tea wages -Monthly	C/KITUTU	IKOBE
BORANGI	LEONIDAH	SHADRACK	01 ST Monthly	NYAMUSI	MAGWAGWA
EBIOSI	LEONIDAH	SHADRACK	5 TH Monthly	NYBISIMBA	NYABISIMBA
ENGETA	LEONIDAH	SHADRACK	10 TH Monthly	KIABONYORU	KEBIRIGO
ENKINDA	LEONIDAH	SHADRACK	18 TH Weekly	EKERENYO	NYARAMBA
GETUNWA	RICHARD/FRANCHISEE	ISANDA	28 TH Monthly	KEMERA	KEMERA
IKOBE YOUTH "A	CATHOLIC	PETER NYABICHA	15 TH Monthly	BOSAMO CHACHE	TINGA
IMANI	LEONIDAH	JOASH	14 TH Monthly	ITIBO	NYARAMBA
KEGOGI B	LEONIDAH	SHADRACK	15 TH Monthly	KIABONYORU	KEGOGI
KEGOGI BARAZA	LEONIDAH	SHADRACK	18 TH Monthly	KIABONYORU	KEGOGI
KEGOGI BIDII	LEONIDAH	SHADRACK	16 TH Monthly	KIABONYORU	KEGOGI
KEGOGI NYAKWERIGERIA	LEONIDAH	SHADRACK	16 TH Monthly	KIABONYORU	KEGOGI
KEGOGI OBWANCHANI	LEONIDAH	SHADRACK	17 TH Monthly	KIABONYORU	KEGOGI
KEGOGI OMOGAKA	LEONIDAH	SHADRACK	15 TH Monthly	KIABONYORU	KEGOGI
KUURA	LEONIDAH	JOB	25 TH Monthly	KUURA	KUURA
MAZINGIRA	LEONIDAH	SHADRACK	5 TH Monthly	NYAGACHI	KIAMBERE
MWANGOYE	RICHARD/FRANCHISEE	ISANDA	8 TH Monthly	C/KITUTU	TOMBE
NYABIKOMU	LEONIDAH	JOB	20 TH Monthly	NYABIKOMU	NYARAMBA
NYABWERI	LEONIDAH	JOB	17 TH Monthly	BOMWANGAMO	MIRUKA
NYAGOTOCHA A	RICHARD/FRANCHISEE	ELKANA	4TH WK THUR Monthly	KEERA	NYAMATOKI
NYAKWERIGERIA WG	RICHARD BOSIRE	MAURINE	1ST FRID Monthly	GACHUBA	MOTURUMESI
NYAMARO A	CATHOLIC	JUSTUS	TUESDAYS Monthly	BONYAMATUTA	NYABITE
NYANGOKO	LEONIDAH	NAOMI	6 TH Monthly	W.MUGIRANGO	NYAMAIYA
OMOREMBE WIDOWS	LEONIDAH	SHADRACK	20TH Monthly	BOKEIRA	IKONGE
OMOSAARIA	LEONIDAH	JOASH	7 TH Monthly	BORANGI	KUBUSUSERI
RIAMARITA A	LEONIDAH	JOB	25 TH Monthly	OBWARI	OBWARI
RIAMORERI	RICHARD/FRANCHISEE	ELKANA	3RD WEEK TUES Monthly	GACHUBA	GACHUBA
RIATENGENYA	RICHARD/FRANCHISEE	ISANDA	18 TH Monthly	C. KITUTU	OMOSOCHO
RIATENGEYA A	RICHARD BOSIRE	DENNIS	THURSDAYS Monthly	C/KITUTU	KEMERA
SAMOGARA IDPS A	RICHARD/FRANCHISEE	ELKANA	14 TH Monthly	NGENYI	BOBARACHO
SAMOGARA IDPS B	RICHARD/FRANCHISEE	ELKANA	14 TH Monthly	NGENYI	BOBARACHO
SAMOGARA IDPS H	RICHARD/FRANCHISEE	ELKANA	14 TH Monthly	NGENYI	BOBARACHO
SAMOGARA INLIGHT	RICHARD/FRANCHISEE	ELKANA	2ND WK TUES Monthly	NGENYI	BOBARACHO
SIRONGA EXEL	CATHOLIC	PETER NYABICHA	30 TH Monthly	BOGICHURA	TINGA
TUMAINI	RICHARD/FRANCHISEE	ELKANA	15TH	NGENYI	MAGENA
UMOJA OMOSARIA	LEONIDAH	REGINA	20TH	NYAKEORE	KEBIRIGO
USHINDI	RICHARD/FRANCHISEE	ELKANA	15TH	C/KITUTU	MANGA
Shiner A and B	CATHOLIC	Dymphna			

St John Catholic Men Association	LEONIDAH	Job			
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Annex 3: List of groups visited - Rachuonyo

GROUP NAME	CBT NAME	SCHEDULED MEETING TIME	LOCATION	NEAREST MARKET
Bright Vision	Tom Agwanda	Saturday 2:00pm	Kasewe	Kadongo
Dunia Mbaya	Florence Akumu	Fortnightly	West Kanyaluo	Kadel
Joint-Friends	Aleseba Ooro	Monthly 10:00am	Ramba	Ramba
Kadwili	David Oyori	Monthly	Kanyipir	Kandienge
Mango W.G	Florence Akumu	Every Two Weeks	C. Karachuonyo	Adiedo
Mbora Upendo	Felix Odongo	2:00 – 3:00 pm Fortnightly	Kokwanyo	Kochola
Nyigem	Alice Owala	Fortnightly Thursday	Kowidi	Oyugis
Nyiwenini	Benard Ouya	Fortnightly 7:00am	North Kamagak	Kosele
Odaro dhier	David Oyori	Monthly 2:00pm	Koyugi	Kandiege
Tich Tek B	Lavender Achieng'	Monthly 1 st Thursday 2:00pm	Kakelo	Riat
Umai JM A	Felix Odongo	Weekly Thursday 7:00 am	Kokwanyo	Kochola
Upendo	Monica/ Fred	Every Thursday	W. Kamagak	Oyugis
Koyaro Women Group	Florence Akumu	Monthly	West Kanyaluo	Adiedo
Rafiki	Mercy Arum	Monthly 2:00pm Tuesday	Kasewe	Kadongo

Annex 4: FOCUS GROUP DISCUSSION GUIDE FOR GROUPS

Date:

Name of Group:

Year of formation:

Number of members at the beginning:

Location:

Number of members currently:

1. *Please tell us the history of your group.* [This question, expressed in exactly these words, will usually elicit most of the information necessary to complete the form below. The interviewer should probe to complete any information that is not volunteered. Some probing questions that may be useful:
 - *Has your group been trained? If Yes, by who?*
 - *Why did you choose the trainer? You had a choice of cluster/CBT/member – why did you decide on the one you chose?*
 - *Since you have been together as a group, have there been any unanticipated events that have interfered with your operations? These could be deaths or departures, conflicts, repayment problems...*
 - *Since you have been together as a group, have there been any initiatives that you have originated? These could include opening a bank account, launching other activities inside the group, or forming a partnership with another NGO, or government agency...*
 - *Have you decided to have some new approaches or procedures compared to other groups you know? What and why?*
 - *Has your group had a share out?*
 - *Have your interest rates and fees changed during the time you have been together? How? Why? Has the management of the group changed? When and how? Why (why not)?*
 - *Who helps you to manage your group and how do you reward them (see detail below)*

		Frequency	Compensation	Inputs
1	Training			
2	Follow up by CARE			
3	Share out			
4	Dispute resolution			
5	Quality assurance			
6	Record Keeping			

7	Does group have a bank, SACCO, MFI, Mpesa etc account? If yes, with what institution?			
8	Is the group registered?			

2. *Do you have a constitution or some document that tells how the group operates? If not, how do you know how the group is supposed to operate on an ongoing basis?*
3. *Tell me about how you choose your leaders. (If elections)*
4. *How do you hold elections?*
5. *When was the last election?*
6. *How does the group keep records?(verify to see if they are using care passbooks)? If no, how do you know what your shares are worth or what people owe to the group?*
7. *What is the minimum and maximum share one can hold per meeting?*
8. *Have you had a distribution yet? If no, when is it expected? What will happen? Do you think you'll reward the CBT/member trainer at share-out time?*
9. *Have there been any disputes and how did you resolve them? If none, who would help to resolve if that occurred?*
10. *Tell me how you have conducted your share-outs?*
11. *How did you distribute the last time?*
12. *Were the members happy or were there some who were disappointed?*
13. *Why was that?*
14. *Do you know how much were the multipliers, that is, how much you received/may receive for each share?*
15. *Who did the calculations?*
16. *Please tell me how you keep your money secure?*
17. *Do you worry about theft? Why, or why not?*
18. *Have you ever had a theft of any kind?*
19. *How do you keep it secure before share-out?*
20. *Do you receive any assistance from anyone else in running your group?*
21. *Can you carry out all functions by yourself, or do you need help?*
22. *With time, do you think your group is growing stronger, or are there threats to it?*
23. *What do you envision for yourselves in five years?*

Thank you for your time and contribution

Annex 4: CBTs INTERVIEW INSTRUMENT

Date:

Location:

Type of trainer:

Background, Career, Remuneration

1. Please tell me about yourself,
 - a. your marital and family status,
 - b. where you live, [Living situation: where agent lives: alone, with friends, with family. Let respondent talk and then probe for missing information
 - c. age,
 - d. education.]

Name	
Telephone	
Address	
ID number	
Institutional partner	
Age	
Education	
Marital status	
People being supported by you	
Name and tel. of another person who will know how to reach respondent:	

2. Please tell me how many hours you work in a typical week as a trainer. *Please include all the time you spend traveling, visiting with groups, training, doing administration, mobilizing groups, or any other tasks that are part of your work as a trainer.*[Enter information in CBT Income and Hours Table, below]

3. Would you tell me about any other work you do to support yourself, including farming for your own consumption. [Enter information in *CBT Income and Hours Table*, below]

4. For each position you named, would you please tell me about how much money you make in an average week? [Read positions from the table below, starting with the CBT work. [if paid monthly, divide by four] [Enter information in *CBT Income and Hours Table*, below]

CBT Income and Hours Table			
Position		Hours per week worked	Weekly average income from each source
	CBT		
Other positions	1		
	2		
	3		

Now I would like to ask you about your career before you became a CBT. In the six months before you were hired as a CBT, what was your occupation, or your occupations? For each, would you tell me about how many hours you used to work per week and what your average income was from each?

Prior Occupations Table			
Position		Hours per week worked	Weekly average income from each source
	1		
	2		
	3		

5. Since you started working as a trainer, has your workload, that is, the hours you have to work, [read choices. Circle answer given].

Increased a lot	Increased a little	Stayed about the same	Decreased a little	Decreased a lot
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6. Since you started working as a trainer, has your total income [read choices. Circle answer given].

Increased a lot	Increased a little	Stayed about the same	Decreased a little	Decreased a lot
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7. Who pays you? (Group, CARE or CRS, mixture)
8. If group, on what basis? (describe in detail. Note amounts and conditions of any income received from CRS or CARE)

SKIP TO QUESTION 16 IF NOT PAID ON FEE FOR SERVICE BASIS

Do all the members of all the groups accept their responsibility to pay you?	Y N
[If no] What percentage of groups and members within a group comply?	%
Do you have a written contract with the groups?	Y N
Do you think the amounts requested are fair to the group?	Y N
Do you think the amounts requested are fair to you?	Y N
Has the number of visits you provide to each group increased, decreased or stayed the same since you have been working on a fee-for-service basis?	Increased Decreased The same

If the number of visits has changed, please discuss.

ASK IF REMUNERATION IS A MIXTURE OF SALARY AND FEE FOR SERVICE:

9. **For the last month**, how much of the money you made as a CBT came from [CRS or CARE], and how much was paid by the groups you assisted? (convert to percentage)

ASK EVERYONE

What are your professional aspirations? What do you want to be doing professionally in five or ten years? How long do you think you will continue to do this work?

What do you think is the trend and outlook for future work supporting GSLs and SILC? Are you optimistic or pessimistic about the future? Please explain why.

Relations with Employer

How were you trained? Did the training meet all your needs? If not, what was lacking?

Are you certified? If yes, do you have some physical indication of being certified, like a certificate, badge, uniform or ID card?

Do you get feedback on your performance? From whom? How? How often? Do you get any information comparing your performance to that of other trainers?

Relations with First Cycle Groups

What is the average length of the first cycle, before share-out, for your groups?

How many visits to a group, including introductory visits to a village, do you make to a typical group in the first cycle? Please count every visit to the group for whatever reason. Give an average for all of your groups.

Relations with Graduated Groups

10. How many visits to groups do you make per cycle after the first cycle? Please give an average for all of your groups that have distributed at least once. [IF NO GRADUATED GROUPS, SKIP TO QUESTION XX]

11. What do you do for them after the first cycle? [Do not read list. Check all that apply. Probe until you understand exactly what services are provided to the group by the respondent.] For each service the respondent says he or she is delivering, ask “Did you suggest the service to groups, or did some groups request it, or both, that is, you suggested it to some groups, and other groups requested it?”]

Service	Service delivered to groups? Yes/No	If yes, was it suggested by respondent	...Requested by groups	...Both suggested by respondent and requested by group
Train in accounting				
Do accounting for the group				
Help with elections				
Train in other aspects of savings group methodology.				
Help group prepare for distribution				
Help group on day of distribution				
Provide moral support				
Help resolve problems				
Help with IGAs				
Introduce new ideas [Please ask for and record up to two examples]				
1				
2				
Help link group to other NGOs, projects, government programmes, or other activities [Ask for and record up to two examples]				
1				
2				
Carry out commercial activities, selling products or services to the group [Ask for and record up to two examples]				
1				
2				

12. How many groups are you now working with?

13. How do you identify or recruit groups to train?

14. Do you ever find spontaneous groups? How often? How do you deal with such groups?

Evolution of Market

15. How much of total market for your services have you covered with present means of transportation?
 [Ask first as a % and then ask them to quantify it and come up with a number if possible]

% of market covered:	
Number of potential groups still unreached that the respondent could cover with present means of transportation:	

Motivations

16. I am going to read you a list of reasons why people might do the work you are doing. For each, please tell me if this is something that motivates you. Then I will read the list again, and ask you, “What are your principal motivations, in order, with the strongest motivation you have for doing this work?” [Read the list through once and note if it is a motivation, and then re-read it, and ask Respondent to order the top three motivations, with 1 being the respondent’s principal motivation. Also note respondent’s own words if they are relevant.]

Motivation? Yes/No	Order (top 3)	
		Money I earn now
		Possibility of work developing into a future career
		Possibility of adding other services to training to earn additional money
		Standing and prestige gained in the community
		Opportunity to help local people
		Enjoy the work
		Can't find any other work, or this is the best job I can get
		Opportunity to learn new skills
		Other:

Significant respondent responses:

17. If you were not paid, would you continue to help groups? How would your work change?

18. What do you like most about your work?

19. What do you like least about your work?

MIS

20. Do you collect MIS data from each group?

21. How do you collect the MIS data? [Read list, check all that apply]. Please rank in order the top three ways you collect MIS data, with 1 being the way you use the most.

Yes/No	Order (top 3)	Method of Collecting MIS Data
		Attend meeting
		By cell phone
		Interview officers outside of meeting
		Send someone to collect information
		Other:

22. How long does it take you on average to collect MIS data?

23. Do you ever meet with other trainers to discuss this work? How? How often?

Annex 5: CARE Staff who were in COSALO 1 INTERVIEW GUIDE

1. Please tell me about yourself,
 - e. your marital and family status,
 - f. where you live, [Living situation: where agent lives: alone, with friends, with family. Let respondent talk and then probe for missing information
 - g. age,
 - h. education.]
2. How many hours were you working as a regional coordinator in COSALO 1 in a typical week? *Please include all the time you spend traveling, visiting with groups, training, doing administration, mobilizing groups, or any other tasks that are part of your work as a trainer.* How do you compare that to your current work?
3. Did you use to subsidize your income by engaging in other income generating activities? (including farming for your own consumption). Do you still engage in these activities currently (**ask time dedicated to each activity and income derived weekly**)
4. Six months before you were hired to work in COSALO 1 project, what were you doing to earn income? Was it fully engaging? How much income were you getting per week?
5. Do you still visit the groups you used to visit as a regional coordinator in COSALO 1? How frequently?
6. What were the sustainability/continuity strategies?
7. How do you handle conflicts that arise in groups?
8. Who pays for your costs/ incentives when you visit the groups. (If paid for, how much of money or money value do you get on average per visit)
9. Did the training by CARE meet all your needs? If not, what was lacking?
10. How many visits to a group, including introductory visits to a village, do you make to a typical group in the first cycle?
11. What do you do for them after the first cycle?
12. How were you identifying or recruiting groups to train? Has the strategy changed currently?
13. Were you finding spontaneous groups? How did you deal with such groups?

14. What percentage of coverage would you give to your area of operation? (Is it a norm to be in a group?)
15. What motivates you to train groups?
16. What do you like most about your work?
17. What do you like least about your work?
18. New innovations, improvements or changes after COSALO 1?
19. Challenges encountered in COSALO 1
20. Do you have any recommendations that would make the programme better?

Thank you very much for your time.