

Signs of Impact: # 1

SaveAct Monitoring and Evaluation Report Qualitative component

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1. Introduction

SaveAct focuses on developing an effective methodology for empowering impoverished and vulnerable groups, particularly women, to improve their livelihood security. This process is realised through the development and management of participants' financial services, offering mutual support to its group members (including access to a social support fund), and enabling access to life skills development and income generation training (SaveAct.org.za).

On its initiation SaveAct established a monitoring and evaluation (M & E) framework to determine the successes and challenges of the SaveAct programme. The monitoring and evaluation framework aims to provide data (both qualitative and quantitative in nature) on the effectiveness of the SaveAct model and how it can be adapted to each of the contexts in which SaveAct and its partner agencies operate.

The quantitative component of the M & E process aimed to assess changes in livelihoods and involved the administering of a survey at critical stages of the programme's implementation. This has been reported on in the Survey report. This document reports on the qualitative component of the evaluation process.

2. Method

This component of the M & E framework is qualitative and incorporates the use of in-depth interviews and focus groups to explore the impact of the SaveAct programme through the perspective of members of SaveAct Savings and Credit Groups (SCGs). The findings presented in this report are based on the qualitative interview process (conducted from November 2008 to January 2009), and the focus groups (conducted between November 2007 and November 2008). The aim of the in-depth interviews was to examine whether, and how, participation in the SaveAct programme enables people to change their role, status and responsibilities in their family and community. The aim of the focus group discussions was two-fold: to assess the experience of SCG members of participation in the SaveAct programme, and to obtain their perspective on the work of the SaveAct field officers.

2.1 Sample

2.1.1 Interviews

In-depth interviews were conducted with 12 SaveAct SCG members in Hopewell, Nkumane, Phatheni and Obonjaneni. All of the participants were female. Purposive sampling was used as participants were identified by SaveAct field offices as members who had demonstrated interesting uses of loans and savings practices, or special life circumstances. In addition, some of the participants had received business practice skills training (referred to within SaveAct's programme as Isiqalo). Selection criteria included being a member of a Savings and Credit Group for more than 2 years and preparedness to pay R50 towards the costs of the five-day training course. The details of the participants are illustrated in the table below.

SaveAct interviews: November 08 - January 09			
PLACE	GENDER	AGE	DATE
Hopewell 1	F	52	Nov 08
Hopewell 2	F	40	Nov 08
Nkumane 1	F	60	Dec 08
Nkumane 2	F	22	Dec 08
Nkumane 3	F	46	Jan 09
Nkumane 4	F	54	Dec 08
Nkumane 5	F	56	Dec 08
Nkumane 6	F	72	Jan 09
Phatheni 1	F	+/- 60	Dec 08
Obonjaneni 1	F	33	Nov 08
Obonjaneni 2	F	71	Nov 08
Obonjaneni 3	F	59	Nov 08
Obonjaneni 4	F	42	Nov 08

2.2.2 Focus groups

Focus Groups were conducted with 25 SaveAct SCG members in Hopewell, Nkumane and Obonjaneni. All of the participants were female. Participants for the focus groups were selected through purposive sampling. The SaveAct field officers identified the SCG groups which had been in operation for more than 12 months. A few members of each of the SCG groups in one area were then asked to participate in a focus group discussion. For example the Hopewell focus group consisted of 4 members from the Thandanani SCG, 4 from Zamani SCG and 1 from the Sizanani SCG.

Details of the participants are illustrated in the table below.

SaveAct focus groups: November 2007 - November 2008			
PLACE	DATE	INTERVIEWER	Number of participants
Hopewell	Nov 2007	N Gumbi	9
Nhlazuka/Nkumane	July 2008	Fundi	11
Obonjaneni	Nov 08	Fundi	5

3. Research Process: Interviews

The in-depth interview process was designed to explore critical aspects of the individual's life, and to examine how the SaveAct programme had had an impact on the role, responsibilities and status of individuals within their family and community. The interview schedule used in this process is attached in Appendix 1. All of the interviews were conducted in *isiZulu*, the mother-tongue of the group members. Three of the interviews were conducted by SaveAct field officers (Hopewell 2, Obonjaneni 1 and Obonjaneni 2). The rest of the interviews were conducted by research assistants contracted by the consultant. The interviews took between 30 minutes and 1 hour each. The interviews were audio-recorded and then transcribed into *isiZulu*. Each interview was then translated into English.

4. Findings: interviews

The impact of the SaveAct programme was determined according to three categories: (1) family/household level, (2) community level and (3) on an individual level. In addition, the individual's income generation activity was explored. The dominant issues within these categories have been presented below.

4.1 Family/Household level

The main issues which emerged in the family/household category was providing security for family members. All the participants felt that their main goal was to educate their children so as to secure their children's futures. Additionally, all of the participants aimed to improve the lives of their families by improving their houses. SaveAct was viewed as a means of providing this security. Extracts 1, 2, 3 and 4 below, clearly demonstrate the emergence of this theme in the participant's dialogue. In the extracts below, 'P' refers to the participant and 'I' to the interviewer.

Extract 1, Nkumane, Interview 3, Age 46

P: Because of SaveAct I was able to buy a roof top for my house and send my kids to school as well.

I: How has it changed?

P: I'm now able to save money and to think carefully on what to do with it before I use it.

Extract 2, Obonjaneni, Interview 4, Age 42

I: What kind of dreams/goals did you have for your family/household?

P: For my kids to be educated

I: Do you have other goals?

P: To improve my home

Extract 3, Phatheni, Interview 1, Age +/- 60

I: What kind of dreams/goals did you have for your family/household?

P: I see that since I joined SaveAct things are beginning to change for my family and they also want me to continue with it.

I: Can you tell me about the kinds of dreams/goals you have for your family?

P: My wish is to build a house for my family and to be able to continue paying for my children's education.

Extract 4, Nkumane, Interview 2, Age 22

P: My dream is to buy a house for my family when I start working, take them away from this place... to help further the studies of my younger siblings.

One particular participant shared her thoughts on how SaveAct had impacted on the saving practices of her family:

Extract 5, Nkumane, Interview 6, Age 72

P: After the death of my husband in 1982 I was enslaved by poverty as I had to raise eight children on my own. But SaveAct came and offered so much for my family and I. Last year I was able to pay dowry for my son and I now have a daughter in-law... I got three of my other children involved with SaveAct which has had wonderful results as they bought themselves clothes...when their grant money comes in I take R100 from it and put it into SaveAct and give them the rest so I want them to save that money

rather than just spend it. SaveAct has really been helpful and we have had amazing results due to saving...

All of the participants felt that the SaveAct programme had changed their lives at a family/household level. When asked how things had changed at a household level the following responses were received:

Extract 6, Nkumane, Interview 4, Age 54

I: Have things (at a household level) changed since you joined the programme? If so, how?

P: I don't know how I could thank Save Act for empowering me so much and educating us. Ever since I joined I haven't gone to a neighbour's house begging for maize-meal or anything of sorts, I know that I can borrow money from our group and repay it. I often ask myself why Save Act came into my life so late as I have reached my old age because I could have done so much more.

Extract 7, Phatheni, Interview 1, Age +/- 60

I: How has this changed after the programme?

P: It has changed a lot because when I'm short of money, I'm now able to loan some from the group and return it. So now I don't have to worry about where I'll get money.

Extract 8, Phatheni, Interview 1, Age +/- 60

P7: There are a lot of things that are changing. When we don't have enough food in the house, I'm able to go to the garden and get something to cook. People are buying my mats and I can loan from the group if I don't have any money.

Extract 9, Nkumane, Interview 1, Age 60

I: Have things changed since you joined the programme? If so, how?

P: Things have really changed. Before we used to deposit our stokvel savings in the bank, and when the time came to divide the cash we found that the bank had charged us so much interest that we barely made any money. So this savings group is much better because we can borrow money and although we pay it back with interest we don't complain because when we divide it we make much more money than we would have in the bank.

Participants showed greater confidence within the family network and felt that they added greater value to their families.

Extract 10, Nkumane, Interview 5, Age 56

P: How did you feel about yourself as a member of the family/household?

P: I feel like a real mother because I can point out what things I have been able to do and achieve in my home. Although I have been in this savings group for three years and I can see the results of me joining and so can others as many people have started joining the savings groups.

Additionally, many of the participants described how the SaveAct activities had led to greater respect from family members.

Extract 11, Nkumane, Interview 5, Age 56

I: What does your husband say about you?

9: Men have their pride, he hasn't verbalized his gratitude to me, but my children are very vocal about their gratitude.

I: Does your husband show his happiness or does he have his pride like men often do?

P: He is happy that's what people and neighbours have told me. Apparently he tells them he is very happy about my efforts.

Extract 12, Obonjaneni, Interview 2, Age 71

I: How do your children describe you when you hear them talking about you.

P: They are very proud of me. They wish I were still young so those things will remain the same...it is huge because even my husband sometimes tells our children to listen to me because I know better about the business. At the moment he is retired from working.

One respondent (Hopewell, Interview 2, Age 40) argued that the SaveAct programme had helped her to gain independence within the family network. The participant stated *“I have managed to start my own business and I can save money without waiting for my husband to do it. I feel like I'm independent”*.

This sense of financial independence was felt despite a lack of independence with regards to other areas in her life *“My husband won't allow neighbours in our home, and I have no say in that. He won't even allow me to go to their homes”*. Additionally this same respondent felt that she had to hide her money away from her husband *“The abuse hasn't changed. He doesn't know of the money I have saved for my*

children". This respondent was a minority case as many of the other participants felt that their husbands appreciated their efforts (see Extract 11).

4. 2 Community Level

Most of the participants had been involved in many activities before joining SaveAct, and did not feel that their level of participation in the community had changed because of being a part of the group. Some respondents described how people in the community were sceptical of their involvement in the SaveAct programme.

Extract 13, Nkumane, Interview 4, Age 54

I: How would people in the community describe you?

5: You never know what people are thinking; even when you try to do good things in the community they don't hesitate to point out your shortcomings.

I: Has this changed since you joined the programme?

P: We don't really bother ourselves with people and their constant criticisms, development has been brought in and as women we have united to do something about our lives and have aimed for success.

However, the participants did describe how some people in the community were realizing the value of the SaveAct programme through their participation in the group and the outputs they had achieved.

Extract 14, Obonjaneni, Interview 4, Age 42

I: How would people in the community describe you?

P: They describe me as someone who is fully dedicated at organisations and things of the community. But then some say I don't have work that I do at home because I'm so committed to so many organisations.

I: Has this changed since you joined the programme?

P: Yes it has changed especially because I've taken those who couldn't see what I was doing and made them join this programme, and now they see what I'm doing.

Participants also acknowledged that they had undergone development in their own lives as a result of SaveAct and wished the same for other members in the community. One respondent stated: "*I wish*

they (the community) would develop like I have. You only gain when you get on your own two feet and join savings groups as it might help. Saving is power”.

Most members reported positive relationships with other SaveAct group members.

Extract 15, Phatheni, Interview 1, Age +/- 60

I: What do you think about your relationship with other members of the SCG group?

P: We get along well as a group, if there is a problem we work it out.

4. 3 Individual level

Participants reported that they had undergone personal growth since joining the SaveAct programme. One participant stated that before the programme *“I didn’t know or feel anything. It didn’t occur to me that I had things to do and I did things when they came up at that time. I felt useless.... I would come up with ideas but it wasn’t progressive”*. This sentiment was shared by the majority of the participants as demonstrated in Extracts 16 and 17.

Extract 16, Nkumane, Interview 2, Age 22

I: How did you feel about yourself before you joined the programme?

P: I didn’t feel that good, because I just stayed at home without any knowledge that I had to save some money.

I: Before you joined the programme, what was your state of mind?

P: My mind was just stagnant, I couldn’t think for the future.

Extract 17, Nkumane, Interview 5, Age 56

I: What kinds of dreams/goals did you have for your life after you joined the programme?

P: I have had the same dreams from the beginning its just that since I have joined the savings group I now know how I can make them a reality.

Many of the respondents felt that the greatest personal change after joining SaveAct was a sense of greater financial independence in their lives.

Extract 18, Nkumane, Interview 5, Age 56

I: How have things changed since belonging to SaveAct?

P: My confidence grew and I was proud of myself after I joined the savings group as it allowed me to be independent, I no longer had to ask my husband who receives a state pension for money but rather I made my own money from the savings group and from profits from selling the chickens.

4.4 Income generation activity/Isiqalo Business training

Six participants had completed the Isiqalo/Business training. Three participants had started the business training but did not finish the program. This was due to the harvesting season, a death in the family and the third person could not remember why she didn't complete the training. Three participants did not receive training but expressed interest in taking part in the training process.

The participants who did take part in the Isiqalo/Business training found it extremely beneficial. Two participants described how the training helped them with credit problems they were experiencing within their businesses.

Extract 19, Phatheni, Interview 1, Age +/- 60

I: ...did you make changes to your business after this training? Did it make a difference to your business?

P: Yes, I was selling cabbages and now I don't give customers my goods without any pay. I'm also able to differentiate between money made from profit and money to buy the goods.

Extract 20, Nkumane, Interview 5, Age 56

I: What were the main problems with operating this business?

P: People would come and purchase chickens on credit, I wouldn't make money and so I couldn't buy more chickens or chicken feed.

I: Were you able to overcome these problems and if so how did you do this?

P: When Mr. Dlamini was giving us business training he addressed my issue and from those lessons I learnt not to give credit. Now I don't give credit anymore, although it's sad to turn people away if they can't pay but as a businesswoman I have no choice.

Another participant described how the training helped her improve the overall running of her business by stating *“the training taught me that I need to draw up a budget, know how much money is needed for ordering material and how much profit I will get. We were also taught that we must keep a record of all the profit and other things so that one can see if the business is progressing or not”*.

Respondents generally felt that they had learnt new skills after joining the SaveAct programme and that they were able to transfer these skills practically to their businesses. Some respondents also reported growth in their business ventures as a result of the SaveAct programme. One participant stated *“I can budget and calculate my profit. If there was development I could identify it and change that. My business has developed from selling sweets and biscuits into a tuck-shop”*.

Participants also felt that they had greater control over their financial situation as a result of SaveAct:

Extract 21, Phatheni, Interview 1, Age +/- 60

I: Before you joined the programme, what was your state of mind?

P: I was really worried and frustrated, not knowing where to turn. You know not having money can really be a burden.

I: Has this changed since being in the programme?

P: Yes there is change because we don't struggle as much at home, when I need something I'm able to get it.

Extract 22, Obonjaneni, Interview 4, Age 42

I: How did you feel about yourself before you joined the programme?

P: I had problems; I didn't know how to use my money the right way.

I: Is there anything else?

P: I wasn't happy because I knew that when I did have money I would use it the wrong way. But now I know that I have to save and I can also loan [borrow].

All of the participants stated that they had managed to save money since joining SaveAct. This amount ranged from the highest group saving of R15 000 in a year to R11 600. Some individuals reported saving as much as R8 000 over two years, and others reported savings of R1 000, R2 000 and close to R4 000.

Extract 23, Nkumane, Interview 3, Age 46

I: How much have you saved in the past two years?

P: I've saved about R1 000.

I: Did you decide on the use of the money?

P: I bought the roof for the house and saved some for the kids school fees.

Extract 24, Obonjaneni, Interview 4, Age 42

I: How much did you save in the last 2 years in your group?

P: I've saved plus, minus R4 000.

Extract 25, Nkumane, Interview 4, Age 54

I: How much did you save in the last 2 years in your group? (Give an estimate figure)

P: We started this year and we are a small group but we have saved around R11 000 and R600 extra; we were very happy with the money we got, as we got out exactly what we put in.

Extract 26, Nkumane, Interview 1, Age 60

I: How much did you save in the last 2 years in your group? (give an estimate figure)

P: we started this year and we have saved R15 000.

Despite these successes respondents identified various challenges that they had encountered within the SaveAct Programme. One respondent reported a lack of support within the group she belonged to. She also argued that there was a greater need for education within the group.

With the inception of the group I was elected as chairperson which was a huge responsibility but I didn't mind. Until this year when they elected (me) as treasurer yet I am still burdened with the responsibilities of the chairperson. This is because people here are uneducated and lack development training. Even next year there are people who want to join our savings groups so we really need more training on savings and credit.

Another respondent described the challenges involved in being a part of a SCG:

I: What do you think of your relationship with other members of your group? (SaveAct)

P: Its good but we do have problems, SaveAct came and gave us good training. It was difficult for us to really understand issues of interest. That was the cause for our problems. We were trained that if you took a loan the money you are loaning is group money. The interest you are paying will be divided among group members. For us that was very difficult to understand and it caused a lot of unhappiness among members. We reported this and (a SaveAct field officer) came to explain this clearly to us but unfortunately not all members were present and it is still a problem. We are trying very hard to make them understand.

The subject of interest seemed to be misunderstood once again as one respondent stated “*I just have problems, actually I was going to ask SaveAct to help me find a bank that will help me save my money as [one of the big banks]¹ has been pinching my money, when I go there my money is often missing*”.

Interviews: Discussion and Recommendations

The SaveAct programme appears to have had a positive impact at a family, community and individual level. Additionally, participants' income generation capacity has developed in large part due to the SaveAct programme. Participants who took part in the Isiqalo/Business training have experienced growth and developed in their businesses.

All the participants reported greater self-confidence and hope due to the SaveAct program. Many participants also reported that, for the first time in their lives they were able to achieve their goals and dreams. A dominant thread in the participants' comments was the way in which the SaveAct process provides a means for SCG members to not worry about money. Through the SCG process, an accessible, safe and reliable, non-exploitative access to money is facilitated.

The majority of the participants reported that they felt that they had achieved greater financial independence and that this had impacted significantly on their role at a family and individual level. Although their status in the family remained the same, participants felt that they had more power to determine the future of their families, i.e. educating their children and building better homes. Additionally, family members seemed to respect the added financial security that the participant

¹ Name withheld to avoid potential litigation.

brought to the family network. One respondent, however, had to hide this new found financial independence from her partner so that she could save the money for her children. This signifies that financial independence, particularly in women, may not necessarily portray independence in other areas in the home such as decision making and responsibilities usually associated with male members in the household. The implications of this have not been explored. However, given the context in which most of the participants live it is recommended that issues of gender dynamics, and physical and emotional abuse and ways of dealing with these issues need to be addressed perhaps as part of the Life Skills component of the training.

Although the participants did not show an increased role in their community as a result of participating in the SaveAct process, many of the participants had encouraged other community members to join SaveAct. Many of the respondents reported that some members in the community were sceptical of their role in the SaveAct group and members often had to cope with community criticism. The source of this criticism was not explored. However, it might be worth exploring how visible individual achievement can cause envy and sometimes conflict in communities. Most of the respondents did not seem perturbed by this criticism because they felt that they benefited a great deal from belonging to the SCG and they felt supported by other group members.

Most of the participants successfully generated more income through their participation in the SCG. All participants were able to save money and many of them had used these savings to develop businesses or to improve the lives of their families. One respondent stated that she had managed to save R8 000 over two years. This must be acknowledged as an incredible achievement as the woman in question had never been employed in her lifetime and had managed to save this amount due to the SaveAct programme. This situation was echoed by many of the other group members.

It is recommended that more SaveAct members are encouraged to take part in the Isiqalo business training due to the success it has brought about in the businesses of those who have been involved in the training.

It is also recommended that the concept of *interest* is explained to group members as in some cases this was a source of misunderstanding and conflict within groups.

5. Research process: Focus groups

The focus group discussion (FGD) process was designed to assess the experience of SCG members of participation in the SaveAct programme, and to obtain their perspective on the work of the SaveAct field officers. This was done through three sets of questions. One focussed on the satisfaction of the group members with the group facilitation and training. This attempted to find out if the group members are aware of the purpose of the methodology, all the systems and processes in place to run and manage the groups. The second set of questions focussed on the group members' satisfaction with and preference for the life skills training. The SaveAct training process has not emphasised this aspect of the training process, and therefore very little feedback was obtained on this matter in the focus groups. The third set of questions focused on the participants' satisfaction with the Income Generation Activity (IGA), or Isiqalo training. The focus group schedule used in this process is attached in Appendix 2.

All of the focus groups were conducted by a facilitator who was not part of SaveAct. This was to enable the participants to make comments about the way in which the field officers were working. Each focus group ran for approximately 75 minutes. All of the focus group discussions were conducted in *isiZulu*, the mother-tongue of the group members. Each of the focus group discussions was audio-recorded and then transcribed into *isiZulu*. Each FGD was then translated into English.

6. Findings: Focus groups

The dominant issues which arose in the focus group process have been presented below.

6.1. Satisfaction with the SaveAct training

The participants across all the three sites expressed great satisfaction with the SaveAct training process. Two respondents from Obonjaneni commented that “*SaveAct has really made us grow as individuals*” and “*When SaveAct is here they really help us and give us insight*”. These sentiments seemed to be echoed throughout the focus group discussions.

Participants from a Hopewell SCG clearly explained how the training process had benefited group members. This is illustrated in the extract below:

Extract 1, Hopewell Focus Group

The training was very helpful. This is because in previous stokvels, we only had one person in charge and that person did as they wished with our money and we didn't really know what our money was doing and how much money we really had. But with SaveAct we were taught how to establish committees, a constitution, and have proper procedures and how we each have a role to play in the stokvel. SaveAct "Isiqaqe umqondo" (SaveAct has unlocked our minds). With SaveAct we have cards that monitor our progress in the stokvel because now we are all accountable to each other. SaveAct is very different from previous stokvels. "Kuhluka kakhulu!" (It is very different!). In previous stokvels we could not see where our money was going. "Besishona" (We were dying!). With SaveAct things are transparent. SaveAct taught us how to budget for the next year and not only for Christmas groceries. We can now prepare for the following year's school fees for our children. And on top of that we now own small businesses and some of us are in the process of starting new businesses. Before, with stokvels, when the time came to divide the money, members were not sure how much they would get. Now we have the card which explains how much we have put in and what you will get out. The cards help us monitor how much to expect.

Participants also expressed how the SaveAct training had educated them on how to manage their finances more efficiently:

Extract 2, Nhlazuka Focus Group

They (SaveAct) opened our minds so much, in terms of money. We know now that it's not only banks where we can save our money. We can do it by saving it ourselves and on top of that we can loan the money. We are looking forward to a situation where we will be able to make blocks and also build houses.

Extract 3, Obonjaneni Focus Group

I: Did you get any help through business training?

P: Yes we did, I really gained a lot because usually I couldn't see where the profit I made from my business was spent.

P: We were told that in order to start a business you need to have capital, know what your market is as well.

The results of the business training were also evident as various SaveAct members across the focus groups had started their own small business:

Extract 4, Nhlazuka Focus Group

The mission runs dress making courses, which cost money. With the loan money I have attended three dressmaking courses. With SaveAct you are not only saving but you are also able to loan [borrow] the money to develop yourself.

Extract 5, Obonjaneni Focus Group

I: Because of that training, did you get any new ideas?

P: We thought about everything that we were taught about and they also told us that when you open up a business you must know who you will buy from you.

P: Don't just sell what they are selling next door and down the road.

P: My chicken business is now really booming!

Participants across all the focus groups agreed that SaveAct was more beneficial than other stokvels or loaning systems. This is well demonstrated in the extracts below:

Extract 6, Hopewell Focus Group

With other stokvels we would go on our own and buy clothes for December and we would use all our money, come January we are broke and we end up going to loan sharks. But with SaveAct we do not need to go to loan sharks because we can budget our finances now.

Extract 7, Obonjaneni Focus Group

I: I'm guessing that all or most of you were part of other stokvels. What are some of the differences that you see between SaveAct and the other stokvels?

P: The difference is that we used to save some money each month either at the bank or with some Indian, and at the end of the year you'll find that the bank or the Indian has taken a large portion of this amount.

6.2 Dissatisfaction with the training

Dissatisfaction with the training process was generally low. The group from Obonjaneni explained initial dissatisfaction which was later clarified. This is explained in the extract below:

Extract 8, Obonjaneni Focus Group

I: Were you happy about the way that the trainers worked with you?

P: There was a bit of a misunderstanding at first when they told us that we share out the money equally at the end of the year. We just didn't understand why, some people even wanted to leave the group.

P: The SaveAct people then came and explained that when you loan money from the group, that's everyone's money you are loaning....

P: SaveAct really cleared things for us, I was very stubborn but when they explained I understood.

6.3. Improving the training process

Most of the participants felt that training could be improved by including additional training. This ranged from issues around starting a business, life skills training and obtaining financial assistance. These issues are illustrated in greater detail in the extracts below:

Extract 9, Hopewell Focus Group

Mam'Gretta helps us a lot in that she explains everything very clearly. We are able to understand what she is saying. We would however like more information about different small businesses. For example SaveAct tells us we can make soap but does not tell us where to get help for making the soap. So if SaveAct could make the connection with soap makers (or those who sell cleaning material) to come in to show us how to make soap (how to mix cleaning material), it would be very helpful. Also with catering, if a successful catering company could come in and train us about how to start a catering company that will be helpful. So SaveAct must be a go-between between the businesses and us. We would also like others to be involved with SaveAct. There are many others who would like to be part of SCGs but are not in the groups, so if SaveAct could grow in terms of including others, it would be nice. And the existing groups would act as the link with the others who would like to join.

Extract 10, Hopewell Focus Group

I: Are there any specific issues you would like to cover in Life skills?

P: We would like to know about everything there is to know in life skills. "Sifuna ukwazi ngamalungelo wethu" (We want to know our rights). For instance we want to know what your rights are if you are married and your husband does not give you any money. Or what to do when you husband dies and the will comes out. What sort of documents do you need?

Extract 11, Hopewell Focus Group

I: Any other comments about improving training?

P: The training could be improved by providing us with the relevant information on how to obtain financial assistance to finance our businesses. We would like to know what more we need to help our businesses grow. For example, what do banks like Ithala and Capitec have to offer small businesses in terms of funds and loans?

Not everyone in the group supported the idea expressed in Extract 11. Some participants stated that [a KwaZulu-Natal based finance institution]² is corrupt and their bank charges are very high.

The sentiments expressed in Extract 11 possibly stem from group members not making use of an SCG in the way that is intended. Participants seem to be taking loans over the duration of the cycle in a mechanical fashion instead of being able to take loans for specific needs including business needs and when they need them. It is recommended that this practice is discouraged in the future. Members from Hopewell also stated *“We need SaveAct to assist us in getting financial help. This would help in terms of having money to buy stock in bulk”*. SCGs should be able to service these needs and it is recommended that SaveAct questions whether the SCGs are fully loaned out or if they are sitting on savings. If there is capital available it should be used for these types of needs.

² Name withheld to avoid possible litigation.

Appendix 1: SAVEACT Interview process

Notes for the interviewer

Please make sure that you are in a quiet place, where no one else can listen to your conversation.

Please explain the purpose of doing the interview (see below).

Let the participant ask any questions or raise any doubts.

During the interview, if you feel that they do not want to proceed, then you must stop the interview.

There is some space on the questionnaire for notes, but you might need to use extra paper.

Reason for doing the interview:

We have been working as SaveAct in your area for a while now. We would like to conduct an interview with you because you have been in the programme for a while.

We would like

- **to see what effect or impact (ushintsho) SaveAct has had on YOU**
- **to learn about what works in the SaveAct programme, and also what might be a problem, what the challenges might be etc.**
- **to evaluate, and if needed, change the SaveAct programme**

I have some questions to ask you. Please let me know if you do not understand, or you need me to repeat the questions.

Some of the questions are quite personal – they ask you about the way that being part of the SaveAct programme has affected your life.

The interview is confidential. This means that I will not record your name with your answers. I will refer to you as a number, for example, H4 (Hopewell interview number 4).

However, if you are ok with me recording your name, then let me know.

When I ask you the question, I would like to write some notes, so that I can remember what you have said.

I would also like to use a tape recorder to record what you say. This is so that I can make a proper report on the interview. Please let me know if you do not want me to do this.

The interview will take about 1 hour. It might take longer than that. Please let me know if that will be difficult for you.

Do you have any questions for me about this process?

Do you agree to being interviewed? YES/NO (if no, you cannot proceed).

SAVEACT: INTERVIEW QUESTIONS

PARTICIPANT CODE: e.g. H4 (Hopewell 4) :

Age:

Gender:

A. FAMILY/HOUSEHOLD LEVEL

SUMMARY

What are we looking for? Changes in

- Role in family
- Responsibilities in family
- Power/position in the family

MAIN QUESTIONS	PROBING QUESTIONS (only ask if you feel you need more detail)
<p>1. What kind of dreams/goals did you have for your family/household?</p> <p>Kungabe imaphi amaphupho nezinhloso onazo ngomndeni wakho?</p>	<p>Some of those that could be mentioned are: children education, marriage and house, assets, savings, insurance, have achieved food security, pay for needed medicine or medical services, able to buy clothes or footwear, improvements to house/ new construction, household assets/ furniture (types), transportation (type)</p>
<p>2. What kind of role do you play in your family?</p> <p>Iliphi iqhaza olibambile emndenini wakho?</p>	<p>2a. What kinds of responsibilities do you have?</p> <p>Imiphi imisebenzi ebhekene nawe ekhaya?</p> <p>2b. What kinds of things are you responsible for on a daily basis?</p> <p>Iziphi izinto ezungumsebenzi wakho usuku nosuku?</p> <p>2c. What do you think this says about you in your family?</p> <p>Lemisebenzi oyenza nsukuzonke isho ukuthini ngawe emndenini wakho?</p>

<p>3. How has this changed after the programme?</p> <p>Lemisebenzi ishintshe kanjani emva koqeqesho?</p>	
<p>4. What do other people in your family think about you and the role you play? (husband, extended family)</p> <p>Kungabe umndeni wakho ucabangani ngawe neqhaza olibambile?</p>	
<p>5. Has this changed since you joined the programme? If so, how?</p> <p>Kungabe kukhona osekushintshile njengoba ukuloluhlelo ?</p>	
<p>6. In making decisions about your family/household, what kind of decisions did you make, and what kinds of decisions do you not make (defer) to other members of the household? Can you give examples?</p> <p>Ekuthathweni kwezinqumo emndenini iziphi izinqumo ozithathayo nongazithathi wena ezehlukile kwezamalunga omndeni?</p> <p>Nikeza izibonelo zalezo zinqumo?</p>	<p>Some possibilities are: children's education/marriage; acquiring household assets; making improvements to the home.</p>
<p>7. Please explain why these decisions are made by other people?</p> <p>Sicela uchaze ukuthi kungani lezinqumo zenziwa abanye abantu?</p>	
<p>8. What kind of problems did you have in your family/household?</p> <p>Iziphi izinkinga eninazo ekhaya noma emndenini?(Izinto ezingenzansi kungaba ezinye zezimpendulo)</p>	
<p>9. How did you feel about yourself as a</p>	

<p>member of the family/household? For example, about how your family/household is/was doing? (problems, successes and failures as a family and how this has impacted on her/him)</p> <p>Ubuzizwa unjani njengelunga lomndeni? Isibonelo, ngokwenziwa nokwakwenziwa umndeni wakho? (Izinkinga, impumelelo kanye nokungaphumeleli njengomndeni kungabe kukuthinte kanjani wena?)</p>	
<p>10. Has this changed since you have been part of the programme? How?</p>	
<p>11. In the past, have you been invited to family gatherings and festivities? If not, why not?</p> <p>Ngokwedlule wake wamenywa emicimbini yemindeni? Uma ungakaze umenywe kungani?</p>	
<p>12. Have you ever invited others to celebrate such festivities in your house?</p> <p>Wena-ke kungabe sewake wabamema abanye bomndeni ukuzohlanganyela nawe emcimbini wakwakho?</p>	

B. COMMUNITY LEVEL

<p>SUMMARY</p> <p>What are we looking for? Changes in</p> <ul style="list-style-type: none"> - Role and positions in organisations - Image/position in community - Participant's response to issues in the community
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MAIN QUESTIONS	PROBING QUESTIONS
<p>1. Before joining the program, what activities did you participate in?</p>	<p>e.g. church or other religious activities, volunteer activities, local elections, contributing labour to community activities</p>

<p>Ngaphambi kokuba ubeyingxenye yohlelo, iziphi izinto owawubambe iqhaza kuzo, enkonzweni, ukusebenza ngokuzinikela, okhethweni lohulumeni basekhaya, ukusebenzela umphakathi?</p>	
<p>2. After joining the programme what activities and groups did you participate in?</p> <p>Ngemuva kokuba yingxenye yohlelo imiphi imisebenzi oyenzayo usebenzisana nazi izinhlaka?</p>	
<p>3. What kind of problems/constraints did you observe in your community?</p> <p>Kungabe ibuphi ubunzima nezinkinga ezake zabakhona emphakathini?</p>	<p>3a. How did you try to resolve these problems/constraints?</p> <p>Kungabe wazixazulula kanjani?</p>
<p>4. How would people in the community describe you?</p> <p>Abantu bakuchaza njengomuntu onjani emphakathini?</p>	
<p>5. Has this changed since you joined the programme?</p> <p>Kungabe lokhu sekushintshile njengoba sewaba yingxenye yohlelo?</p>	<p>5a. If so, please explain how. Uma kunoshintsho sicela usichazele.</p>
<p>6. What do you think about your relationship with other members of the SCG group?</p> <p>Ucabangani ngobudlelwane bakho namanye amalungu omphakathi?</p>	
<p>7. Would they come to help you in need? Can you give examples?</p> <p>Bangeza ukuzokusiza uma udinga usizo lwabo? Nikeza izibonelo zalezo zinqumo?</p>	

C. INDIVIDUAL LEVEL

SUMMARY

What are we looking for?

Change in

- lifestyle
- dreams/goals
- self-confidence/self worth, self-esteem
- role and position in the family

MAIN QUESTION	PROBING QUESTIONS
<p>1. What kinds of dreams/goals did you have for your life before the programme? (for yourself, not necessarily your family)</p> <p>Kungabe imaphi amaphupho noma izinhloso owawunazo ngempilo yakho ngaphambi kokuba ube yingxenye yezinhlelo zakwa SaveAct?</p>	
<p>2. What kinds of dreams/goals did you have for your life after you joined the programme?</p> <p>Njengamanje imaphi amaphupho nezinhloso osunazo ngempilo yakho njengoba ususezinhlelweni zakwaSaveAct?</p>	
<p>3. How did you feel about yourself before you joined the programme?</p> <p>Ubuzizwa unjani ngaphambi kokuba ube yingxenye yezinhlelo zakwa SaveAct?</p>	<p>3a. Before you joined the programme, what was your state of mind? (Were you happy, depressed, angry, and anxious?)</p> <p>Besimi kanjani isimo sakho sengqondo ngaphambi kokuba ube yingxenye yezinhlelo zokonga?</p>
<p>4. How confident were you (before the programme) to deal with people you did not know, or things that you did not know?</p> <p>Ubuzethemba kangakanani ekusebenzisani nabantu ongabajwayele phansi kwezimo ongazijwayele?</p>	
<p>5. Has this changed since being in the programme? Can you give examples?</p> <p>Njengoba ususezinhlelweni zokonga lukhona</p>	

<p>yini ushintsho olubonayo? Nikeza izibonelo zalezo zinqumo?</p>	
<p>6. How do people in your community describe you? For example, are you good at solving problems, hardworking, supportive, reliable, good at leading people, trustworthy, good at organising?</p> <p>Abantu bakubuka njengomuntu onjani emphakathini? Kungabe ungumuntu okwaziyo ukuxazulula izinkinga, osebenza kanzima, othembekile noma oqotho?</p>	

D. Income Generation Activity/Isiqalo/Business

MAIN QUESTIONS	PROBING QUESTIONS
<p>1. How much did you save in the last 2 years in your group? (give an estimate figure)</p> <p>Kungabe sewonge malini eminyakeni emibili eyedlule enhlanganweni yakho? Ngicela ungilinganisele.</p>	<p>1a. Did you decide on the use of these savings? Wasithatha isinqumo sokusebenzi sa imali osuyongile?</p> <p>1b. If not, why not? Uma ungasithathanga kwenziwa yini?</p>
<p>2. Did you have a business before joining the program? If yes, please explain.</p> <p>Kungabe bewunalo ibhizinisi elincane nelikhulu ngaphambi kokuba ungene ohlelweni lwakwa SaveAct? Uma unalalo sicela usichazele ngohlobo lwebhizinisi?</p>	<p>(If no, move to question 7)</p>
<p>YES</p>	
<p>3. How did you feel about your business? Were you a bit unsure about your business? Were you confident of your business?</p> <p>Uzizwa unjani ngebhizinisi lakho? Kungabe ubunokungabaza noma ukungazethembi ngebhizinisi?</p>	

<p>4. What were the main problems with operating this business?</p> <p>Kube yiziphi izinkinga nezingqinamba ohlangabezane nazo kwibhizinisi?</p>	<p>4a. Did you overcome them? Explain how.</p> <p>Ngabe ukwazile ukuzixazulula?sicela usichazele.</p>
<p>5. What kinds of decisions were difficult for you? Can you give an example?</p> <p>Iziphi izinqumo ezazinzima kuwe? Ungasinika izibonelo zezinqumo?</p>	<p>5a. What kinds of decisions did you get help for? (Getting a loan, where to sell, when to sell, what price to sell, when to buy, what to buy, employing people?)</p> <p>Iziphi izinqumo owasizakala kuzo, isibonelo kungabe usizo lwemali mboleko, uzodayisela kuphi, nini, kuzodayiswa ngamalini, kuzothengwa nini, kuthengweni ,uzoqasha bani?</p>
<p>6. What has changed since you joined the SCG?</p> <p>Njengoba usulilungu lenhlangano (SaveAct) lukhona yini ushintsho olubonayo?</p>	
<p>7. Have you received Isiqalo/Business training (through SaveAct)?</p> <p>Kungabe waluthola uqeqesho Isiqalo (Uhlelo lwezamabhizinisi)?</p>	
<p>YES</p>	
<p>8. If yes, did you make changes to your business after this training? Did it make a difference to your business?</p> <p>Uma waluthola uqeqesho lukhona yini ushintsho olwenzile ebhizinisini lakho?</p>	<p>8a. What has changed since you received Isiqalo training? Iziphi izinto esezishintshile njengoba usuthole uqeqesho lwe Isiqalo?</p>

ENDING THE INTERVIEW

Those are the questions I would like to ask you.

Do you have any questions for me? (please record these questions)

Can I ask again: do you want your name linked to the interview, or not?

Thank you for giving me your time in this interview

Appendix 2 Focus Group questions

SaveAct Focus Group Discussion (FGD)

Aim: to find out the level of satisfaction of the members with the SaveAct services and the systems. This helps gain an insight on what the members value most in the services and their suggestion to improve it further

Sampling:

- Who do we focus on?
 - members are chosen based on their participation in the program.
 - members who have been in the groups for a few months (not new members)
 - members who are willing to participate and articulate their view points
- How many in one FGD?
 - 10 ó 12 members
 - Possibly different groups for different kinds of members

Running a focus group

- A focus group is not like administering a questionnaire. The main difference is that one has a discussion about the points. Don't expect everyone to answer the questions one by one ó but get as much participation from people as possible.
- Be aware that there might be different opinions ó not all members may agree. Allow there to be disagreement. If there is a particular suggestion about which the members are divided then take óvotingö on the suggestion.

The process of running the group:

- Start off the group by introducing the main sections and the main questions
- Accept additional points to be raised and agreed by the group members.

Questions to ask (the Tool)

In the set of questions, there are main questions

- What do you like about this training?
- What do you not like about this training?
- What suggestions do you have to improve the training?

There are also guiding questions for you as the facilitator. Do not ask these questions directly, but use them to guide the discussion, for example if the members do not bring up these issues.

QUESTIONS

1. Satisfaction with Group Facilitation and training

Aim: to find out if the group members are aware of the purpose of the methodology, all the systems and processes in place to run and manage the groups.

- a) How did the SaveAct group in your area become established?
- b) How did SaveAct promote this group?
- c) What are the savings procedures of the programme? For example,
the starting (initial deposit)
the interest calculation
interest amount
other?
- e) How do you feel about the SCG training? How do you feel about the way the group was formed, the rules and regulations, the accounts & pass books, leadership rotation etc
- f) What do you feel about the SaveAct staff and the way that they have worked?
Have you had any problems?
What would you suggest they need to change?
- g) What are your suggestions for improvement of the group facilitation process?
- h) SaveAct has informed you about the management of money. Has this made you use any other financial services such as Post Offices, Banks etc?
If yes, why?
If no, why not?
- i) Do you feel that you are better informed of financial services available to you? (Do you have more information about the kinds of financial services that are available?)

2. Satisfaction with Life skills training

Aim: to find out their preference for the life skills program and what is the value addition to their lives; any suggestions for improvement on this front. Different groups may have received different kinds of life skills training ó this should be ascertained from the SaveAct Staff and questions related to these sessions should be focussed on what was provided.

- a) How many training sessions have you attended as part of your SCG meeting?
- b) Did these assist you in making better decisions about coping with problems and challenges that you faced? Can you give examples?
- c) What changes have happened because of this training?
- d) What are the ways in which this training could be improved?

Life skills training which falls under **Financial Literacy**:

What have you learnt about budgeting?

What have you learnt about Hire Purchase?

What have you learnt about percentages?

What have you learnt about interest?

What have you learnt about buying as a group and buying as an individual?

What have you learnt about calculating profit?

What have you learnt about service charges?

What have you learnt about keeping records (e.g. receipts?)

What have you learnt about contracts?

Other areas under Life Skills: HIV/AIDS ..

3. Satisfaction with the Income Generation Activity (IGA) training (Sometimes referred to as ISIQALO training)

Aim: find out the value of the service provided to them and their suggestions for further improvements. Please find out from SaveAct Staff whether there has been IGA/Isiqalo training for the area you are in.

a) How many of you attended IGA Training?

b) (If applicable) How useful was this training?

c) How many of you started or made changes to your IGA following this training?

New:

Modified:

d) What are the different types of IGA started in your group?

e) How did the training provided by SaveAct helped you in starting this IGA? (new activity, more income or any other)

f) What are your suggestions to improve this training?

4. Any other general comments or statements about SaveAct and the process?