

A Report for One World Link

'The merits and limitations of introducing a participatory impact assessment and learning system to the Kayoma Women's Group Microcredit scheme'

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Keywords: Microcredit, impact assessment, skills training and learning.

Summary

Two years ago the Kayoma Women's Group in Bo, Sierra Leone introduced a Microcredit scheme to its own group and eight other women's groups under the umbrella of the Kayoma Women's Microcredit scheme. Maria Franchi from Leamington Spa and Teresa Bangali from Bo set up the scheme. It was funded with a donation of £1,000 from One World Link in Warwick.

What is Microcredit?

Microcredit is a small loan given to very poor people or groups, in particular women, for self-employment projects that generate income, allowing them to care for themselves and their families. The success or failure of a microcredit scheme is usually measured on how well the loan is being repaid (e.g. If a loan has a 100% repayment rate then that scheme is 100% successful). However this does not tell us the impact the microcredit scheme is having on members' lives.

The aim of this project is to assess the impact the microcredit scheme has had on the women's lives and to research the merits and limitations of introducing a participatory impact assessment and learning system to the women's groups and to identify key learning and skills training required. This includes:

- Group demographics.
- Identifying the members of the Kayoma microcredit Scheme.

- Identifying the women’s achievements to date, particularly in terms of personal and social change.
- Identifying learning requirements.
- Communicating a vision for future change.
- Identifying objectives and priorities within the Kayoma Women’s Microcredit Scheme.

Sierra Leone is on the west coast of Africa. See figure 1.

Figure 1: Africa



Main Outcomes

Impact Assessment had never been done before so the collection of base data was in itself a valuable exercise, creating a foundation for this analysis and future studies.

For the groups to develop there needed to be an understanding of their current situation, skills training needed and learning requirements.

One thing that was apparent was how the different groups often performed the same activities which resulted in them being in competition with one another. For example,

every group included soap making as one of their activities. The microcredit loan given to each group was 500,000 Leones (approximately £100). It became apparent that this was not enough and that more funding was needed. The skills and learning requirements that the chairpersons believed their members needed differed from those that the members themselves believed they needed. For example, the chairpersons believed their members should have adult literacy and finance training whereas members also wanted adult literacy but skills training in tailoring/sewing and soap making was of higher priority.

Methodology: Quantitative/Qualitative or both?

To achieve my aims and objectives, both quantitative and qualitative methods of information acquisitions were used. These methods are discussed in more detail in the Activities section

Results, Analysis and Discussion

1. Group demographics

The Kayoma Women's Association is the umbrella group for 9 groups in total. There are 273 women of which each is a member of one group. Table 3 shows the groups who are members and the number of individual members in each group. The minimum number of members in a group is 10 and the maximum is 52. The average number of members in each group is 30 (median = 30, mean = 30.33).

Table 3: Membership distribution

Name of Group	Total
One Family Women's Association	42
AWANA Women's Development Group	25
Ndigloma Women's Group	10
Gbonyama Women's Development Organisation	25
Women In Peace Building Network (WIPNET)	33
Municipal's Local Govt. Employees Union (MALGEU)	26
Kayoma Women's Development Association (KAWDA)	52
Amulemba	30
Muloma	30
TOTALS	273

The end of the civil war in Sierra Leone resulted in many war widows, traumatized young women and school leavers with children who had no source of income and because of their experiences as combatants or war victims they have had little opportunity to acquire education or skills to become self-supporting. To understand who the members are who are involved in the demographics of each group, I decided to illustrate with bar charts. Chart 1 shows the marital status distribution of the groups under the Kayoma Womens Association umbrella. Chart 2 illustrates age, Chart 3 education level, chart 4 employment status distribution and chart 5 illustrates the distribution of how many children group members have.

17.2% of women involved in the Kayoma Microcredit scheme are widowed, 36% are single and have never married and 25% are married. Chart 1 illustrates the distribution of marital status across groups.

Chart 1: Marital Status distribution

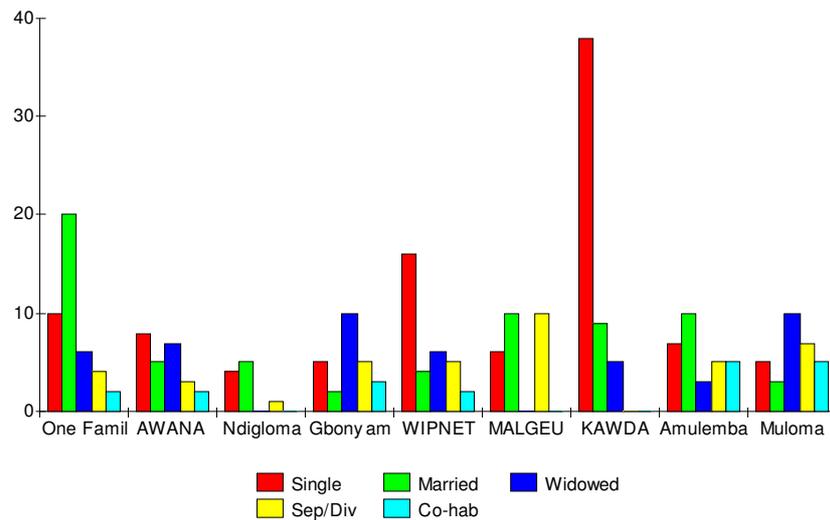
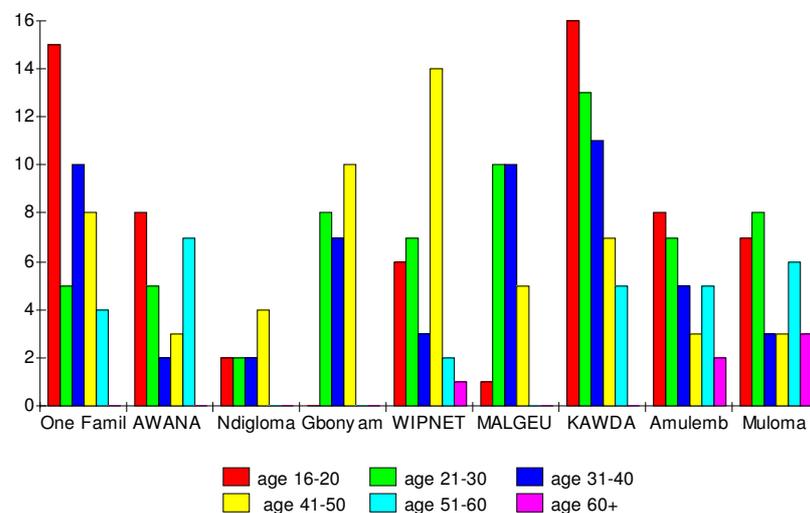


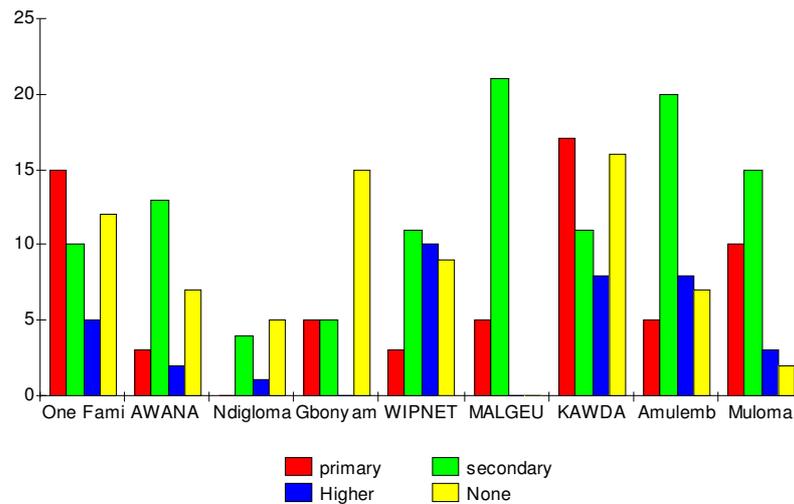
Chart 2 shows how age is distributed across groups. None of the groups are homogenous, they all encompass a broader range of ages. One Family and KAWDA have younger members (age 16-20) than other groups but generally age distribution is heterogeneous across groups.

Chart 2: Age distribution



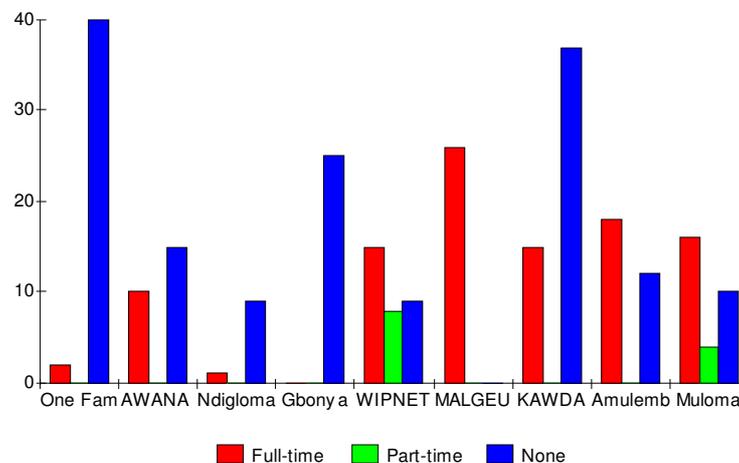
The Adult female literacy rate in Sierra Leone is only 23% (for males this figure is 51%) (www.researchafrica.rti.org, 2005). For the members of the Kayoma Microcredit scheme, 54% of members have completed education to secondary level or above which is more than the country average. 27% of members have no education at all. Chart 3 shows the education level distribution across groups.

Chart 3: Education Levels



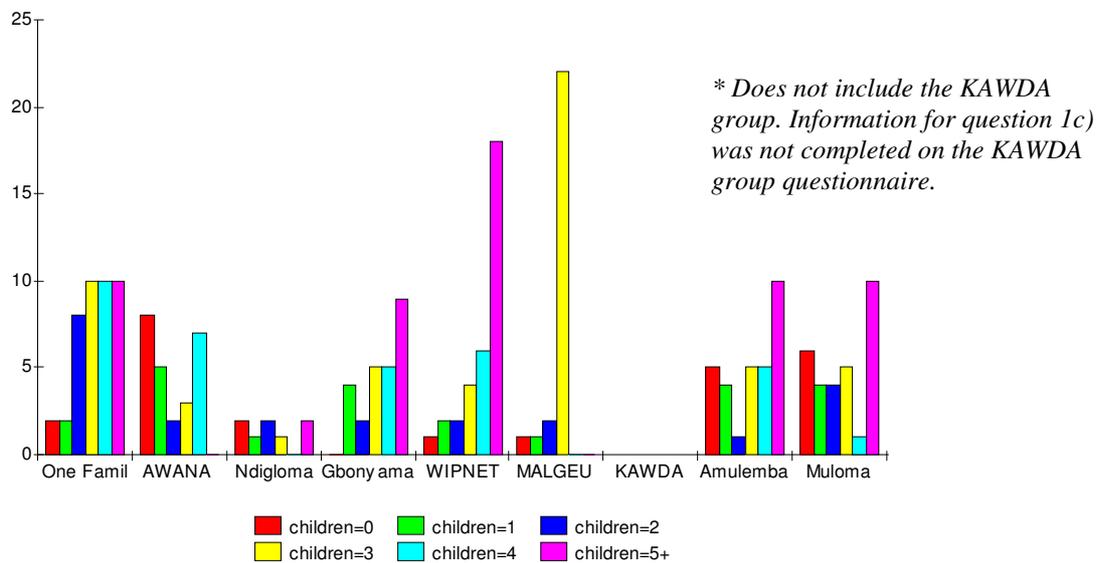
I was interested to see how many women were also in full time or part time paid work. Chart 4 shows the employment status of members across groups. All members of the MALGEU group, for example, worked full time whereas the majority of members of One Family did not work at all.

Chart 4: Employment Status distribution



According to the CIA, 5.72 children are born to each woman on average in Sierra Leone (CIA, 2005 est.) If we take KAWDA out of the equation*, 27% of members in the Kayoma Microcredit scheme have 5 children or more. 42% have 4 or more. Much research has been done to prove that the more educated a woman is the fewer children she has (Cochrane, 1979 and Jejeebhoy, 1996). The results from the group questionnaires show that literacy levels are higher than the Sierra Leoneon average and that fertility rates are lower than the country average indicating the above statement to be true. Chart 5 illustrates the number of children that members have distributed across groups.

Chart 5: distribution of the number of children each member has*



2. Group Activities

The Kayoma Women’s Development Group was formed to support their women to empower them by skills training and creative activity to produce marketable goods which would provide income, such as tie dyeing of gara cloth, needlework, backyard gardening and also weaving, a skill previously only undertaken by men. Professional women, mainly teachers provide financial support and work with the disadvantaged members. Table 4 shows each group’s activities. The activity which has produced the most income for a group is highlighted in red.

Table 4: Group Activities (x denotes the enterprise activity which earned the group the most income)

Group name	Activities performed										
	Weaving	Gara Tie dying	Soap making	GARI Cassava farming	Wood selling	Petty trading	Pig rearing	Backyard gardening	Groundnut farming	Adult literacy	Cooked food
One Family	X	X	X	X	X						
AWANA	X	X	X	X		X	X				
Ndigloma		X	X	X		X		X	X		
Gbonyama			X		X			X			
WIPNET			X							X	X
MALGEU			X			X					
KAWDA	X	X	X	X							
Amulemba	X		X	X	X			X			
Muloma	X	X	X	X							

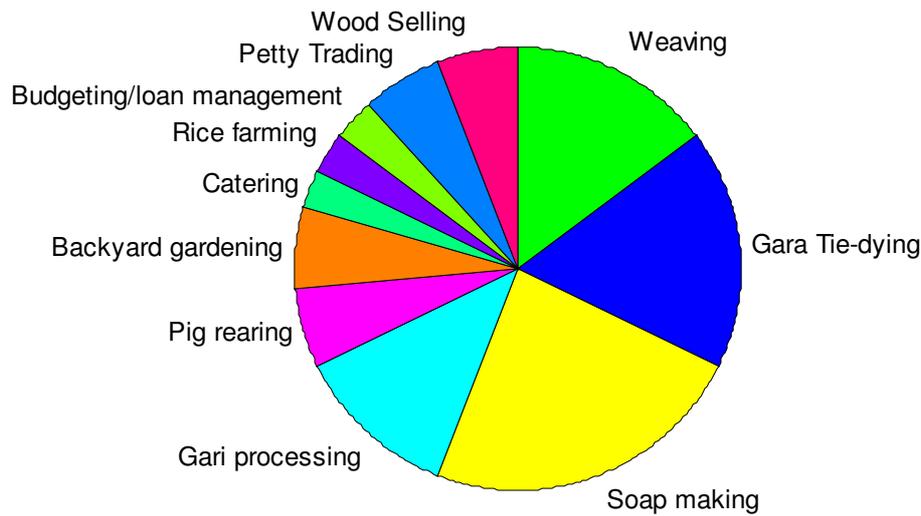
An analysis of activities performed reveals that soap making is an activity performed by all groups. Weaving, Gara tie-dying and Gari processing (Cassava farming) are also activities which are performed by five or more groups. Pig rearing, Groundnut farming (peanuts), adult literacy and cooked food are activities performed by one group only. This may suggest that competition exists between groups and that groups performing the same activity might be more productive if they pooled resources and worked together or decided to perform a different activity.

3. Skills Training and Learning

One of the main reasons the groups were originally established was to provide an environment to train women and young girls that had been misplaced during the war skills they could put into use to provide an income. All of the women interviewed had acquired at least one skill since joining their group. Soap making, Gara tie-dying and weaving were the most common skills acquired. This is one area where further research would be of benefit. The women interviewed were mainly well educated and unfortunately in the time I had available I was not able to reach the women with little

or no education. Figure 1 shows how skills acquired are distributed across the 14 women interviewed.

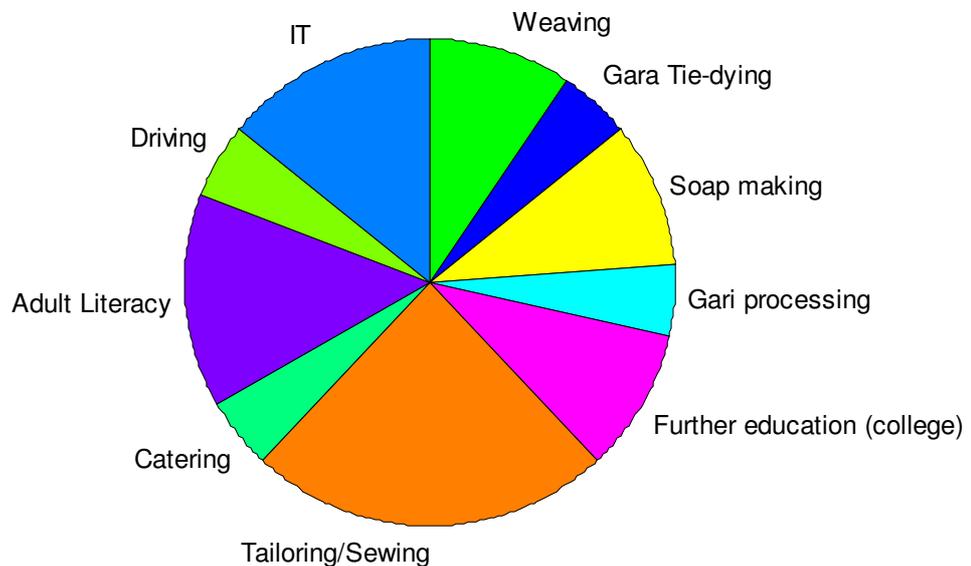
Figure 1: Skills acquired since joining Group



In the Individual questionnaire, I asked the question, ‘Are there any skills you would like to acquire?’ It was very encouraging to discover that all the women interviewed wanted to acquire further skills or learning. A couple of the groups I visited did weaving but paid someone else to make up garments for them so I wasn’t surprised to discover that tailoring and sewing was the most required skill. A group’s profits would be increased substantially if women were able to make up their own garments to sell.

IT skills and Adult Literacy were also skills which many of the women interviewed were keen to learn. When asked ‘why?’ many stressed the need for self development and the ability to provide for their families, in particular their children’s education. Soap making appears to be something which is easy to learn and a fast way to provide an income hence it being a skill that individuals are also keen to develop. Figure 2 illustrates the skills those interviewed want to acquire.

Figure 2: Skills individuals want to acquire



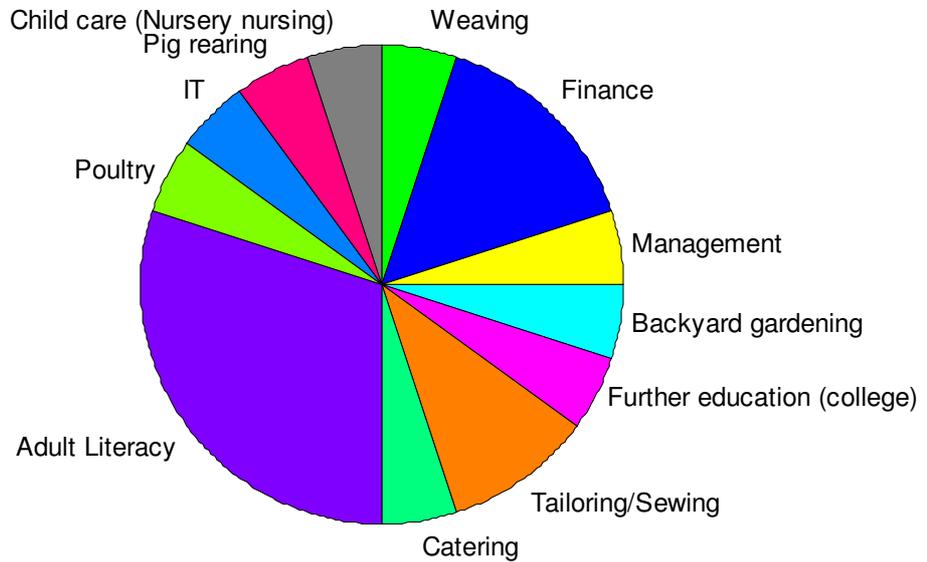
The chair person of each group on completing the Group questionnaire was asked a similar question, ‘What additional training/learning do you think the women of your group would benefit from?’ Adult Literacy was high on the priority of what they believed would benefit their members. This was followed by Finance and Management training which the individual members interviewed did not include in the skills they wanted to acquire. When asked why these skills would benefit their members, the chair persons gave the following replies:

- “...improve on their education.”
- “...improve on their standard of living.”
- “...improve on their children’s education.”
- “...to manage their finances/business.”
- “...to know the difference between good and bad.”
- “...to read and write.”

The reasons given for training skills in tailoring/sewing and catering were that these activities make fast turnover.

Figure 3 shows the skills training and learning that the chair person from each group believes their members should acquire.

Figure 3: The distribution of skills the chair persons believe their members would benefit from acquiring.



4. Impact Assessment

When the chair persons were asked whether their members would be interested in being able to track changes in their lives over a period of time and using this information to assess if any further development, technical or skills training was required, all nine replied yes. When asked why? Answers varied. The following replies were given:

- “...any changes you learn new things and women want to learn as much as they can...women suffered a lot during the war so every woman has awareness.”
- “...obviously improve their standard of living i.e. health status, earning power, education of their children, etc.”
- “...skills training is part of our life which will not depart from us and brings income if practiced.”
- “...this will enable them to be self reliant...”
- “This can empower women. Women will be aware of their rights...”
- “Empowerment of women, awareness of women’s rights and recognition of women.”
- “It will add to their economic strength therefore making them more self reliant.”
- “...it makes them to be self reliant and builds up their capacity.”

Conclusions

1. Skills Training and Learning

The research shows that skills training and learning are important to the members of the Kayoma Microcredit scheme. Members believe that by developing certain skills, improving adult literacy and developing finance management skills they will be better able to provide for their families. Being able to finance their children's education is a primary motivator; purchasing food and other items for their homes is also of high importance. The women of the Kayoma Microcredit scheme want to be empowered and self reliant and certainly show high levels of determination in all they do. Evidence showed that many groups were performing the same activities. By pooling resources between groups, costs and competition could be reduced. Another way of reducing competition would be for some groups to perform different enterprise activities. More research could be done in this area. Ideas for low cost income generating activities are needed.

2. Impact Assessment

Given the small scale of this research and its relatively qualitative nature it would be inappropriate to make generalisations about the impact the Kayoma Microcredit scheme is having on the lives of its members. Unfortunately I didn't have enough time to contact all the women involved and at meetings it tended to be the more educated members who attended, potentially creating biased data. However, with care, conclusions can be drawn from the data collected.

The results indicated that for those members interviewed, their quality of life had improved since joining the scheme.

The improvements made were:

- an increased income
- ability to contribute financially towards the running of the home (food and other items)
- development of skills
- ability to pay for their children's education
- making new friends

- sharing ideas with other groups
- developing unity between groups
- creating self reliance
- improving their standard of living and their diet.

More research is needed to determine the level of impact at a grassroots level.

As evidenced by the quotes from the Chairpersons interviewed, there was a general consensus that a participatory impact assessment and learning scheme would help the members of their groups.

If members were able to track changes in their lives they would benefit by being able to see exactly where they had improved and in which specific areas they need further training and skills development. It would enable them to monitor themselves on an on going basis helping them identify ways in which they could further improve their productivity and quality of life.

APPENDICES

Appendix 1: Jane's Research Project

'The merits and limitations of introducing a participatory impact assessment and planning system to the Kayoma Women's Group microcredit scheme'.

Jane Shakespeare
University of Warwick
February 2006

Jane is a final year mature Undergraduate student at the University of Warwick. She is in the department of lifelong learning and has studied economics, in particular development economics. She has an interest in microcredit schemes and decided for her dissertation to assess how a microcredit scheme has impacted women's lives.

Jane's son, Harry is 4 years old and goes to Clapham Terrace Primary School in Leamington Spa. Through the school Jane discovered that Clapham Terrace had a link with Sewa Road School in Bo through One World Link. Further research led her to discover the Kayoma Women's microcredit Scheme. She became a member of One World Link and also the Kayoma Women's Support Group in Leamington Spa after meeting Maria Franchi whose enthusiasm encouraged Jane further.

Jane approached the Reinvention Centre at the University of Warwick and asked whether they would be willing to fund her in doing a research project in Bo. The Reinvention Centre was very excited by Jane's idea and happy to support her.

The research will include:

- Interviews with the chair person of each of the nine groups. The objective here is for Jane to meet the chair persons and to get a greater understanding of the demographics of each of the groups. Jane will aim to complete a questionnaire at each interview.
- Focus groups with the women of the Kayoma Women's microcredit scheme. These will be facilitated by Maria Franchi, Jane and a member of the Kayoma Women's microcredit scheme (Teresa Bangali?). The aim here to run open discussions regarding the achievements to date, current situations and visions for the future.
- Further interviews will be conducted by Jane with other members of the Kayoma Women's Groups. Hopefully, Jane will get help with the interview by having an interpreter (possibly the chair persons from each of the groups?). The objective here is to find out how the microcredit scheme has impacted women at more of a grassroots level and to determine what if any training/learning the recipient requires.

Jane will then collate the information from each of the three components above, analyse it and then produce a written report which can be used by the Kayoma Women's Group, the University of Warwick and Bo OWL and Warwick OWL to make future decisions regarding impact assessment, key learning and training for the women of the Kayoma Women's Groups.

Appendix 2: Kayoma Women’s Group questionnaire

This questionnaire is aimed to give an understanding of the demographics of each group in the Kayoma Women’s Microcredit Scheme and is to be completed by the Chair person of each group.

Date:..... Group code:.....

Group name:.....

Name of Group Chair person:.....

How were you chosen as Chair person?.....
.....

Describe the activities of your group (including number of enterprises, what they do, how the group is divided, etc):.....
.....
.....
.....
.....
.....
.....
.....
.....
.....

Section 1: demographics

1a) Number of women members who are: Single/Never married:.....
 Married:.....
 Widowed:.....
 Separated/Divorced:.....
 Co-habiting:.....

1b) How many women fall into the following age categories: 16-20:.....
 21-30:.....
 31-40:.....
 41-50:.....
 51-60:.....
 60+:.....

1c) Number of women with following number of children: 0:.....
 1:.....
 2:.....
 3:.....
 4:.....
 5:.....
 6 +:.....

2l) What do you do at your meetings (skills training, make products, etc)?.....
.....
.....
.....

2m) Has anyone in your group had training in connection with the loan?.....

2n) Who?.....
.....
.....

2o) Which enterprise activity earned you the greatest amount of income over the last twelve months?.....
.....

2p) What is your product cycle for this enterprise – how long does it take from the time you purchase inputs to the time you sell most of the product? (e.g. If you sell cooked food in the market once a week and buy your ingredients on a weekly basis, you earn a weekly profit. If you fatten animals for sale you probably earn a profit every six months when they are sold):.....

2q) Which enterprise activity earned you the second greatest amount of income?.....
.....

2r) What is the product cycle for this enterprise?.....

3. The women members of your group

3a) what percentage of women have benefited by being members of KWG?.....

3b) In what way have they benefited the most?.....
.....
.....

3c) How many women have joined your group in the last 12 months?.....

3d) Have any women left the group since it was first set up? If so, do you know the reasons why?.....
.....
.....
.....

3e) How many women in your group are also members of the Credit Union?.....

3f) Who?.....
.....
.....

Appendix 3: The River Diagram

Aim

To bring together information at a group level about members' perceptions of how the group has developed during the period 2001 to 2006.

Objectives

To remove constraints of formal discussions.

To promote creative thinking and representation.

To provide a record of the perceived progress of the group.

Method

The river is a metaphor that can provide a time line. Natural forms of a river (e.g. tributaries, waterfalls, rapids, canyons, lakes, deltas, dams, etc) are used to show the trials, tribulations and experiences over time. By extending the metaphor to include the landscape the river is running through, the diagram can be used to show the interaction of the forces outside the group with the group. For example the river (group) may have created a fertile plain (to show economic or social growth) or eroded the land (to show changes in attitude, custom or rules).

Appendix 4: The Tree Diagram

Aim

To bring together information at a group level about members' visions, problems and different possible solutions for the group's development.

Objectives

To provide a stimulus for discussion and agreement about future plans

To identify aims, objectives, resources and outcomes of future work.

Method

The roots of the tree, in this instance, were used to describe causes of the group's problem, the fruit was what the group wants to achieve and the branches in this case were the solutions to the problem. Leaves could also be added to show the resources required by the group to achieve their goals. The Tree metaphor could also be extended to include the earth in which the tree is planted identifying environmental and social factors that would affect the group's success.

Appendix 5: Kayoma Women’s Individual questionnaire

This confidential questionnaire is designed to assess the impact the Kayoma Women’s microcredit program is having on member’s lives at a household, community and an individual level.

Date:..... Group code:.....

How long have you been a member of the Kayoma Women’s Group?:.....

Section 1: about your learning

1a) What do you do in the Kayoma Women’s Group?.....
.....
.....

1b) How did you learn to do this work?.....
.....
.....

1c) Did you go to school, if yes go to 1d), if no go to 1g).....

1d) How many years schooling do you have?.....

1e) What did you learn at school that prepared you for working life?.....
.....
.....

1f) What did you learn at school that prepared you for family life?.....
.....
.....

1g) What is your first language?.....

1h) Which languages do you speak?.....

Section 2: Household Level – Basic Information

2a) How many people in your household (those who live together with you and share the same food at least once a day) are: i) Adults – 18 years of age or older?.....
ii) Children – 17 years of age or younger?....

2b) How many people in your household are working – engaged in work that earns income or products?.....

2c) How many people in your household have a job with a regular salary?.....

2d) Who is the principal decision-maker in your household regarding:

- work?.....
- money?.....
- children's welfare?.....
- children's futures?.....
- food?.....
- other?.....

Section 3: Education of children

3a) How many children in your household are school aged?.....

3b) How many of these children currently attend school (full or part time)?.....

3c) What is the highest level that any of your children has completed?.....

3d) How does the amount your household spent on school expenses this year vary from those spent last year?.....

3e) Why?.....

Section 4: Loan use and Individual Income

4a) Have you borrowed money from the Credit Union? (If yes go to 4b, no go to 4e)

4b) Did you use any portion of the loan to:

- i) buy food for your household?.....
- ii) buy clothes or other household items?.....
- iii) Give or loan the money to your spouse or someone else?.....
- iv) Keep money on hand for an emergency or repay the loan?.....
- v) To repay other debt?.....
- vi) For house/land improvement or purchase?.....
- vii) To spend on a celebration, like a wedding, etc?.....

4c) In the last 12 months, have you had difficulty repaying this loan?.....

4d) If yes, what caused your repayment problems?.....

4e) Over the last 12 months, has your overall **household** income Decreased?.....
Stayed the same?.....
Increased?.....
Don't know?.....

4f) Over the last 12 months, has the income **you** have been able to earn:
Decreased?.....
Stayed the same?.....
Increased?.....
Don't know?.....

4g) Why?.....
.....
.....

4h) Over the last 12 months, has the number of hours you spend in paid work:
Decreased?.....
Stayed the same?.....
Increased?.....
Don't know?.....

4i) Why?.....
.....
.....

Section 5: Individual Level – Savings and Enterprise Skills

5a) Do you currently have any personal cash savings that you keep in case of emergencies or because you plan to make a major purchase or investment?.....

5b) During the last 12 months, has your personal cash savings: Decreased?.....
Stayed the same?.....
Increased?.....
Don't know?.....

5c) Why?.....
.....

5d) Have you acquired had any training since joining the Kayoma Women's Group?...

5e) If yes, what are they?.....
.....
.....

5f) Are there any skills you would like to acquire?.....
.....
.....
.....
.....

Section 6: Household Level – Assets

6a) Does anyone in your household own the following items?

i) Consumer assets of relatively modest value (*e.g. radio or tape player, chairs, benches, tables*)?.....
.....
.....

ii) Consumer assets of mid-range value (*e.g. bicycle, frame bed w/ mattress, stove/refrigerator, television*)?.....
.....
.....

iii) Consumer assets of high-range value (*e.g. motorcycle, car/pick-up truck, tractor*)?.....
.....
.....

6b) Which of these items are in good condition/work well?.....
.....
.....
.....

6c) Which of these items were purchased in the last two years?.....
.....
.....
.....

6d) Was this a result of being a member of the Kayoma Women’s Group?.....

Section 7: Household Level Welfare – Housing Improvements

7a) During the last two years, were any repairs, improvements or additions made to your home? (if yes go to 7b, if no go to 8a)).....

7b) Which of the following have you had done in the last two years?

i) House repairs or Improvements (*e.g. fixed or improved existing floor, roof or walls*).....
.....

ii) House expansion (*e.g. built new room, shed or fence*).....

iii) Improved water or sanitation system (*e.g. new well, drainage/sewage system, toilet or showers/wash basin added*).....
.....

iv) Lighting/ electricity.....

Section 8: Household Level Welfare – Diet and coping with difficult times

8a) During the last two years, has your household’s diet worsened, improved, stayed the same?.....

If worsened, how has it worsened?.....
.....
.....

If improved, how has it improved?.....
.....
.....

8b) During the last 12 months, was there ever a time when it was necessary for your household to eat less well either because of a lack of food or a lack of money to buy food? Yes (go to 8c), No (go to 8e), don’t know (go to 8e).....

8c) How long did this period last (no. of months)?.....

- 8d) What did your household do to get through this difficult situation?
- i) Borrowed money or food from family/friend at no cost.....
 - ii) Borrowed money or food at cost.....
 - iii) Sold personal property.....
 - iv) Self or someone else in family left area to seek employment.....
 - v) Self or someone else in family got local employment.....
 - vi) Other.....

Section 9: Other

9a) Name three things you like most about the Kayoma Women’s microcredit program?.....
.....
.....

9b) Name three things you like least about the Kayoma Women’s microcredit program?.....
.....
.....

9c) If you could change something about the program to make it even better, what would you change?.....
.....
.....

9d) If you were able to record changes that are taking place in your life, being able to use this information to assess any technical, skills or development training you might require, would this be of interest to you?.....

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