

The merits and limitations of introducing a participatory impact assessment and planning system to the Kayoma Women's Microcredit Association

Jane Shakespeare

University of Warwick

February 2006

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

Summary

Two years ago the Kayoma Women's Group introduced a microcredit scheme to its own group and eight other women's groups under the umbrella of the Kayoma Women's Microcredit Association (KWMA).

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.

KWMA is a self-managed women's organisation in Bo, the Southern region capital of Sierra Leone. See Figure 1. There are approximately 240 members in 9 registered groups. KWMA is a dynamic association, with a firm commitment to women's empowerment. Funding has come from One World Link, Warwick, where £1,000 was loaned to KWMA members in 2004. The criteria for the loans were development related rather than just economic and included educational aspects. The projects funded have mainly been to support small businesses and have involved developing new skills and providing training.

This research attempts to establish a baseline for assessing the impact the scheme is having on member's lives and looks at the potential benefits and limitations of introducing an impact assessment and learning system to the scheme.

Figure 1: Africa



Activities

I joined the KWMA Support group in Leamington Spa to get a basic understanding of how the scheme operates and who the members are. I was interested to see how the microcredit scheme was impacting the lives of its members and I arranged to spend two weeks in Bo with Maria Franchi, a community worker from Leamington Spa and also a key person responsible for setting up the scheme. Appendix 1 shows my itinerary in Sierra Leone.

Our first meeting with KWMA was held at the Community Centre in Bo. The objective for this meeting was to let members know about my research and my schedule whilst in Bo. One of the members, Catherine Kamara, acted as an interpreter. Two questionnaires were used in this research: a group and an individual questionnaire (See appendix 2 and 3); 6 group questionnaires were distributed at this meeting.



Photograph 1: The First meeting (27 women in attendance)

Teresa Bangalie organised an informal meeting for Saturday (day 6) allowing a member from each group to tell us about their group (history, activities, successes). This was good foundation material; I took notes during the meeting. I also met other members, received completed questionnaires from chairpersons and distributed questionnaires to chairpersons not present at the first meeting. Five groups were represented; Ndigloma, One Family, Gbonyama, KAWDA and AWANA.



Photograph 2: Teresa Bangalie introduces the groups



Photograph 3: The Ndigloma Group

Maria Franchi organised workshops with other groups of OWL such as teachers and committee. By attending these meetings I was able to see the techniques and tools used before helping to facilitate the women's focus group.

The KWMA Focus Group Meeting - Reflect Method

The method we used is an approach conceived by Action Aid called Reflect which fuses the theory of Paulo Freire with the methodologies of participatory rural appraisal (PRA) (www.reflect-action.org, January, 2006). This approach is a structured participatory learning process which facilitates people's critical analysis of their environment whether it is social, economic, political or cultural. By the use of diagrams, individual's capacity to communicate is strengthened. The tools we used were the River and Tree Diagrams (See Appendix 4).

Individual questionnaires

Individual questionnaires were completed to compliment the focus groups and I interviewed a number of other members of the groups to get a greater understanding of how the microcredit scheme has impacted lives on an individual basis and to identify individual key learning requirements. Sierra Leone has a gift giving culture; I gave a gift (pen/pencil set) to each person who completed a questionnaire.

I planned to ask 2 individuals selected at random from each group to complete a questionnaire. I aimed, therefore, to complete 18 individual questionnaires (approximately 7% of the population).

As the individual questionnaires were more personal in nature, I was aware of the sensitive issues for the women involved and I took advice from others who had worked in this field as to how best to word the questions. Much of the success of data collection would be down to the rapport and trust the recipient had with the person doing the interviewing. I decided to leave details such as age and marital status until the end and only ask if I thought the subject was happy to reveal this information. Rather than ask for specific information such as age, for example, I asked which age category the subject fell into. Once I was happy with the design, I piloted it and estimated that each questionnaire would take between 20 and 30 minutes to complete.

Limitations of the research

I would have liked to have interviewed more women at grassroots level but with the time I had available this was not possible. A lot of my time was spent getting to know members and building rapport.

Potential limitations of the focus group were that some women were reluctant to speak in front of others and cultural differences made it difficult for me to be certain I was getting a clear understanding of individual's views. I was aware not to assume that the women were always expressing their own definitive, individual views.

Outcomes

I collected data about the demographics of each group; e.g. marital status, education levels, age, number of children each member has, and employment status.

KWMA was formed to support the women in its groups, to empower them by skills training and creative activity, and to produce marketable goods which would provide income. Activities such as tie dyeing of gara cloth, needlework, backyard gardening and also weaving, a skill previously only undertaken by men, have been supported. Professional women, mainly teachers, provide financial support and work with the disadvantaged members. Table 1 shows each group's activities.

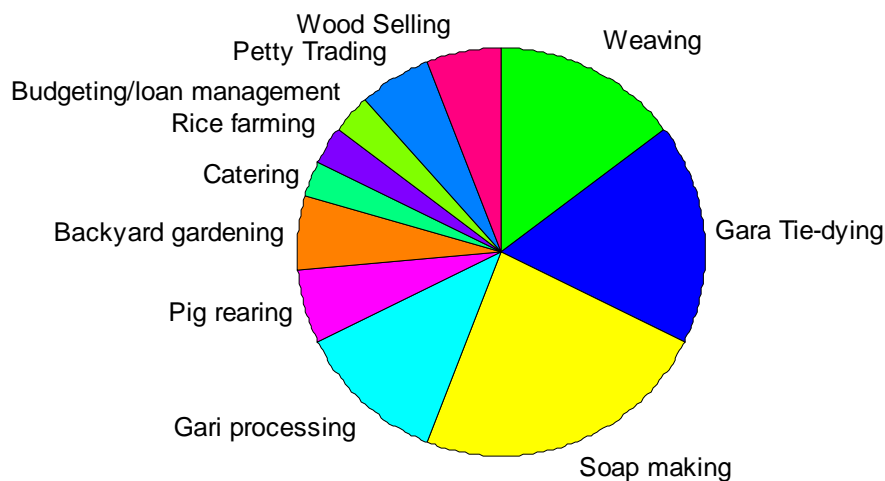
Table 1: Group Activities (x denotes the enterprise activity which earned the group the most income)

| Group name | Activities | | | | | | | | | | |
|-------------------|-------------------|----------------|-------------|----------------------|--------------|---------------|-------------|--------------------|-------------------|----------------|-------------|
| | 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 | | | | | | | |

Skills Training and Learning

A reason the groups were originally established was to provide an environment to train women and young girls who had been misplaced during the war with 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-dyeing and weaving were the most common skills acquired. Figure 2 shows how skills acquired are distributed across the 14 women who were interviewed.

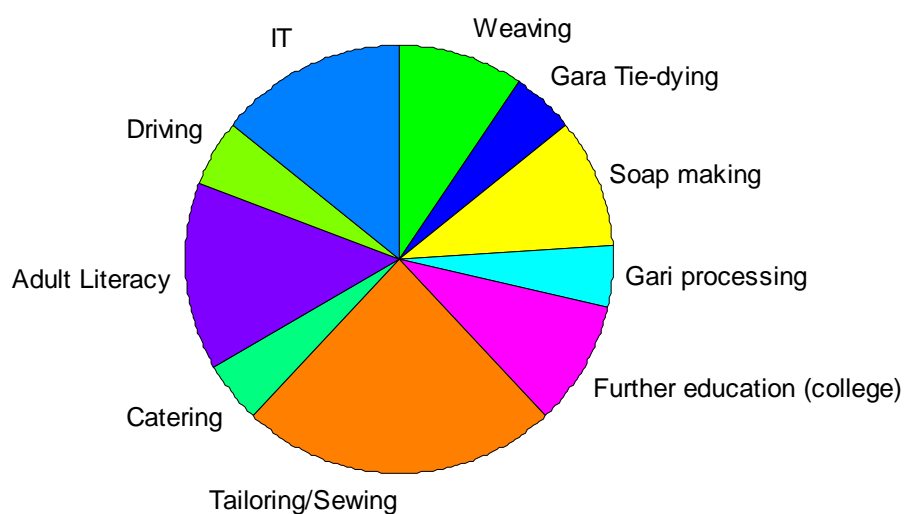
Figure 2: Skills acquired since joining Group



In the Individual questionnaire, I asked the question, ‘Are there any skills you would like to acquire?’ (Interestingly, all the women interviewed were keen to acquire further skills or learning). Two of the groups I visited did weaving but paid someone else to make up garments for them, so it wasn’t a surprise that tailoring and sewing were their most desired skills. A group’s profits could potentially 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. Figure 3 shows the skills those interviewed want to acquire.

Figure 3: Skills individuals want to acquire

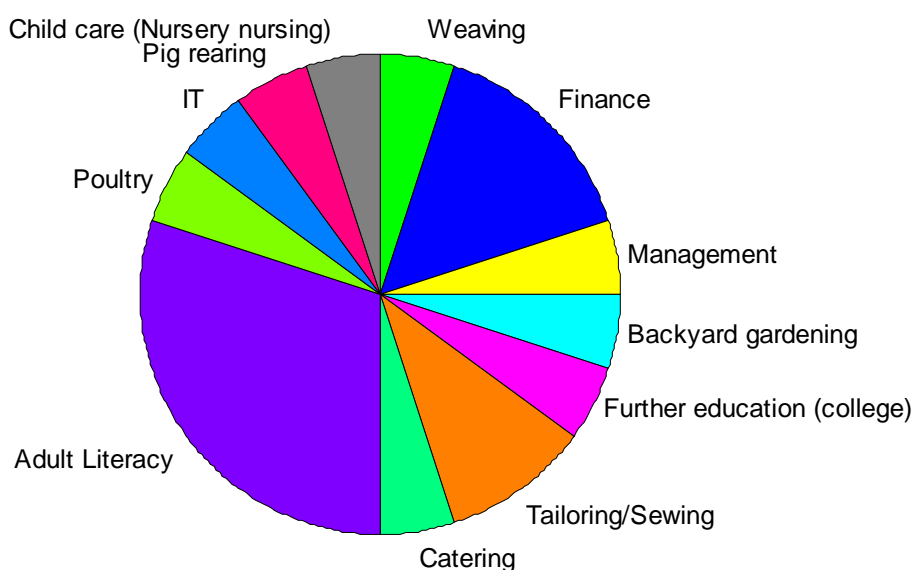


The chair person of each group, on completing the Group questionnaire, was asked a similar question, ‘What additional training/learning do you think the women of your group would benefit from?’ Adult Literacy was identified as a high priority for their members, followed by Finance and Management training – something 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.”

Figure 4 shows the skills training and learning that the chair person from each group believes their members should acquire.

Figure 4: Skills group leaders think women in their groups would benefit from.



Chair persons were asked whether their members would be interested in being able to track changes in their lives over a period of time in order to use this information to assess if any further development, technical or skills training, was required. All nine replied positively, giving different reasons. The following replies were given (in the chairpersons' words):

- “...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.”

Focus Group Results

Only five groups were represented at the focus group; Ndigloma (3 members), One Family (5 members), AWANA (6 members), Kayoma (8 members), Gbonyama (1 member). For the first activity, the River Diagram, the group was arranged into four as the fifth group (Gbonyama) only had one individual representing it. The photographs in Figures 5-8 show the completed River Diagrams drawn by each group.

Figure 5: River Diagram drawn by the AWANA Women’s Group showing the group’s progress from 2001 to 2006.

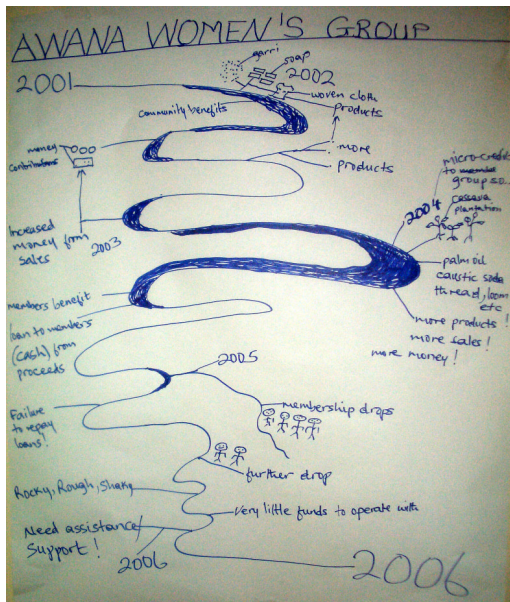
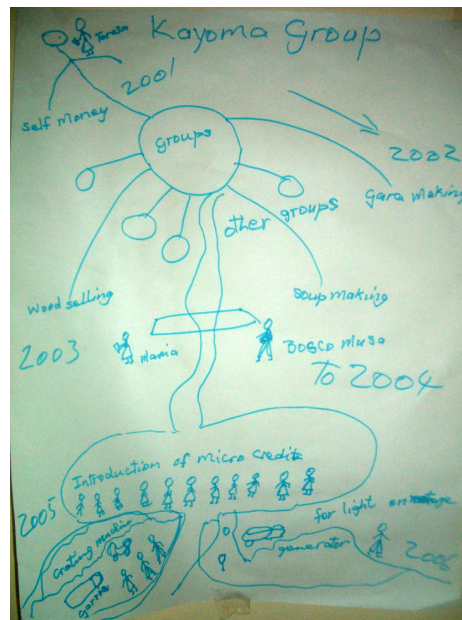


Figure 6: River Diagram drawn by the Kayoma Women’s Group showing the group’s progress from 2001 to 2006.



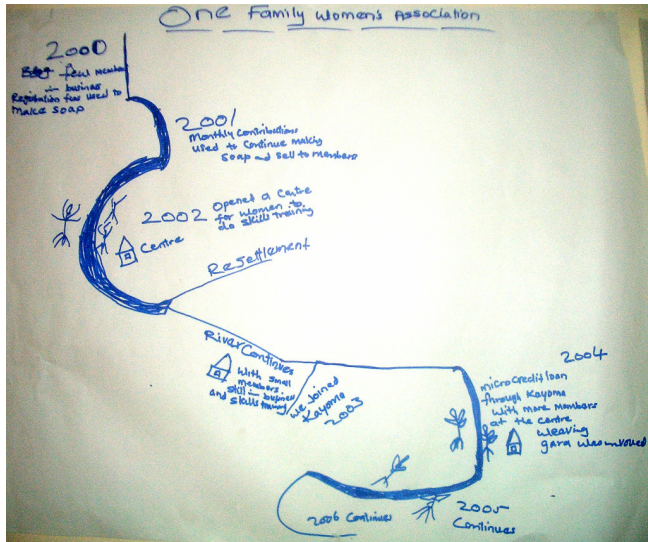


Figure 7: River Diagram drawn by the One Family Women's Association showing the group's progress from 2000 to 2006.

Figure 8: River Diagram drawn by the NDigloma Women's Group showing the group's progress from 2001 to 2006.



For the second activity, the Tree Diagram, the women were divided into 3 groups. The completed diagrams (Figures 9-11) were presented by a representative from each group.

Figure 9: Tree Diagram drawn by Group 1.

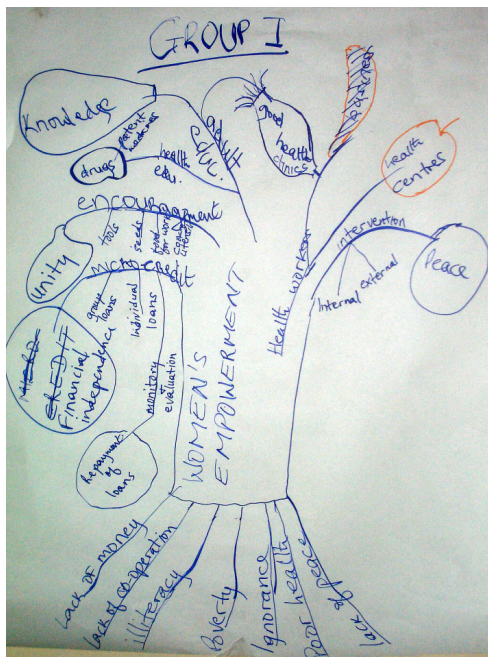


Figure 10: Tree Diagram drawn by Group 2.

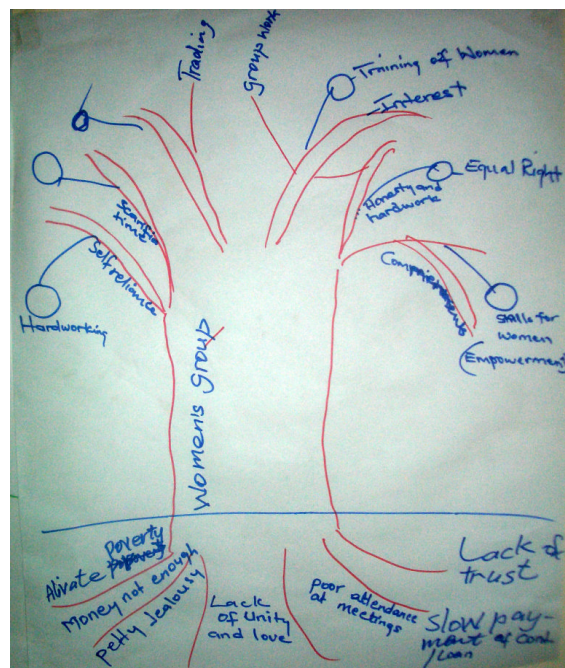


Figure 11: Tree Diagram drawn by Group 3.



Maria Franchi and I were available for questions and clarification, making notes of important points and giving guidance where needed.

Feedback

On completion of the diagrams each group delegated one person to present their drawing. All diagrams were displayed for everyone to see. We discussed with the members similarities and differences of the groups.

Two lists were made: - 1) Problems and Solutions and 2) Activities needed to take place in order for the groups to be productive. Table 2 shows Problems and Solutions.

Table 2: Problems and Solutions

| Problem | Solution |
|-------------------------------------------|----------------------------------------------------------------------------------------|
| Non-attendance at meetings | Visit people to encourage them |
| Slow payment of loans and contributions | Extend payment time, encourage people to pay, monitor people in order to help quickly |
| Petty jealousy | Have equal interest in all members, transparency, visiting, close contact |
| Lack of training facilities for workshops | Find provider, improvise, collaboration. |
| Lack of raw materials | Improvise, put the cost aside gradually |
| Lack of trust | Honesty, transparency and accountability – trust yourself first. |
| Not enough money | Hard work, microcredit, self-reliance, fund raising activities, contributions, donors. |

The **Activities** that need to take place in order for the groups to be productive are:

- Workshops
- Training centres
- Adult Literacy / Education
- Skills Training
- Petty Trading
- Health Centres
- Farming / Agriculture
- Peace Education
- Sensitisation and Awareness
- Programmes – e.g. HIV/Aids, Women’s empowerment, violation of women, drugs, early marriage, child’s rights, family planning.
- Girl’s education
- Microcredit

Overall the focus group was successful with positive feedback from the attendees and worked for me as an information gathering mechanism. At the start of the meeting it seemed doubtful that the level of contribution would be high but once the activities had started everyone contributed.



Photograph 4: waiting for the focus group to start



Photograph 5: waiting for the focus group to start

Two Individual questionnaires were also completed at the focus group meeting and more were completed the following day when Maria Franchi, Teresa Bangalie and I visited four of the groups; One Family, Awana, NDigloma and Gbonyama. This

allowed me to experience the groups' meeting places and see their products and I was able to meet other members. In addition, 8 more individual questionnaires were completed. Travelling between groups was difficult and time consuming and although it would undoubtedly have been valuable, it proved logistically impossible to visit more. Photographs 6-9 were taken when visiting the groups.



Photograph 6: One Family Women's Association



Photograph 7: This man was paid by One Family to weave and train in weaving skills



Photograph 8: The AWANA Group



Photograph 9: The NDigloma Group

A total of 9 out of 9 group questionnaires and 14 out of 18 individual questionnaires were completed, representing all of the groups and 5% of total membership.

Ideally I would have liked to have had more groups represented in the 'individual questionnaire' data collected. However, I am satisfied with the information collected in the short time available, particularly having personally experienced the difficulties I had (and KWMA members have on a daily basis) in communicating with and

travelling to meet relevant people. Table 3 shows the distribution of individual questionnaires completed.

Table 3: Distribution of Individual questionnaires completed

| Name of Group | Total no. | No. individual questionnaires completed |
|--------------------------------------------------|------------------|------------------------------------------------|
| One Family Women's Association | 42 | 2 |
| AWANA Women's Development Group | 25 | 4 |
| Ndigloma Women's Group | 10 | 3 |
| Gbonyama Women's Development Organisation | 25 | 2 |
| Women In Peace Building Network (WIPNET) | 33 | 0 |
| Municipal's Local Govt. Employees Union (MALGEU) | 26 | 0 |
| Kayoma Women's Development Association (KAWDA) | 52 | 0 |
| Amulemba | 30 | 0 |
| Muloma | 30 | 3 |
| Totals | 273 | 14 |

A baseline for assessing impact

This research has established some baseline data and has identified several areas for future research. In particular, further information is needed at grass roots level and more research in this area would be valuable. The “voices” of women such as those pictured below need to be heard.



Photograph 10



Photograph 11

This is important because understanding the specific needs of these women will ensure correct investment is made either by providing credit to purchase materials to make goods or by supporting further skills training and learning. Being better informed about their needs will ensure better investment decisions are made. Ideally data should be collected over an extended period of time, say one year, to provide a more reliable understanding of their needs so that future investment could be better targeted.

Impact Assessment and Learning

This research has established the value of introducing an impact assessment and learning scheme to KWMA. All the chairpersons gave positive replies when asked specifically about its value and agreed there are many benefits from introducing such a scheme.

Members at all levels of education can participate. There are schemes available such as Helzi Noponen's Internal Learning System¹, which uses diagrams and symbols, which enable even the least literate to collect information which would be useful to them. Women can learn to track and analyse changes in their lives and use the understanding to alter their strategies, become more empowered as they participate in the economy and interact with individuals and institutions in the wider community.

Further research needs to be conducted to ensure the correct choices are made at the outset.

Word Count: 2,196

¹ Noponen, Helzi (2002) The Internal Learning System (ILS)-Assessing Impact. Addressing Participant and Program Learning Needs, Published on Imp-Act website: www.imp-act.org and Imp-Act publications CD.